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METROPOLITAN BOSTON

A Modern History

Editor-in-Chief

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Ex-Secretary of State of Massachusetts

VOLUME II

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CHAPTER IX.

A HISTORY OF BANKING IN BOSTON.

By Wendell D. Howie.

Journalist; Author; Secretary, Massachusetts Commission on Revision of Banking Laws, 1921, Joint Legislative Committee on Banking Laws, 1922, and Others.

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Introduction—The city of Boston is one of the great financial centers of the United States. Its powerful banking institutions, National and State, and its investment houses are known throughout the world. They have contributed largely to the development of the Nation. From the early colonial days they have had a colorful history. They have been the pioneers in blazing the way in a variety of human endeavors, which have added not only to National prosperity but to individual happiness.

It is impossible to do full justice to their history in the brief record to follow, but it is not difficult to portray the tremendous growth they have enjoyed, particularly in the last quarter of a century. At the time of this compilation, at the close of 1926, the National and State banking institutions of Boston, exclusive of investment houses and other private corporations, had aggregate resources well in excess of \$2,500,000,000. By the time this work can be published the total will probably be greater by at least another \$100,000,000.

In 1906, twenty years before, the aggregate resources of these institutions was \$750,000,000. In 1896, thirty years before, the total was about \$500,000,000. Thus has the banking power of Boston expanded. With new avenues of trade gradually being opened, with new enterprises commanding the attention of capital, there is every reason to believe that this growth will continue steadily in the future.

An attempt has been made here to present an outline of the financial development of Boston from its earliest days to the present, and to include the individual histories of some of the largest and most representative banking institutions. The figures used are those available at the time the work was written. In the case of National banks they are as of the beginning of the year 1927. In the Case of State banks, they are as of June 30, 1926.

Following is a table, as of these dates, showing the aggregate capital, deposits and total resources of Boston's banking institutions:

Institutions.	Capital.	Deposits.	Total Resources.
12 National Banks	\$46,650,000	\$769,186,600	\$996,993,800
14 Trust Companies	24,050,000	387,625,653	846,048,430
24 Savings Banks	508,858,691	553,187,740
50 Coöperative Banks	100,764,550	106,129,146
97 Credit Unions	3,059,313	3,331,519
Totals.....	\$70,700,000	\$1,769,494,807	\$2,505,690,635

NOTE—Since compilation of this record the number of National banks has been reduced to 11, by the absorption in 1927 of the Citizens National Bank by the National Shawmut Bank.

Total resources of trust companies includes trust departments.

Deposits of coöperative banks and credit unions includes amount due shareholders.

Boston's Early Banking History—The early history of banking in Boston is a story of attempts by the colonists to relieve distress caused by a scarcity of money, of conflict with the British Parliament, and of the development of an issue which became a contributing cause of the Revolutionary War.

There are few records relating to the actual origin of banking in Massachusetts. It is well established, however, that William Potter, of London, developed a project of founding a bank on personal credit in that city in 1649, that he mentioned the scheme to Rev. John Woodbridge, of Newbury, Massachusetts, who in 1664 passed the idea along to a Boston merchant, and, therefore, was indirectly responsible for the first agitation for a bank in the American Colonies.

The proposal received wide discussion for a number of years, and several pamphlets on the subject were issued. Although a private bank is said to have been authorized in 1686, no record of any such bank can be found. In 1701 a land bank was suggested, but the plan failed to materialize at that time. Meanwhile the pine tree shillings and the first paper currency of 1690 made their appearance. During this period some of the colonies authorized the issuing of paper money in sums of 50,000 pounds or more, which was to be loaned out to citizens in sums not exceeding 500 pounds, nor less than 50 pounds to one person on mortgage security. The colonies called this the establishment of "Loan Banks," one of which was established in Massachusetts in 1715. Specie banks were also formed in 1733 and 1739 in Boston, issuing bills redeemable in fifteen years in silver to the amount of 120,000 pounds.

The proposal for a land bank, first introduced in 1701, was renewed in 1714, and in the same year reprints appeared in Boston of a pamphlet published in London in 1688, and entitled "A Model for Erecting a Bank of Credit," which was adapted to the use of any trading country where there was a scarcity of money. The Province Council, however, forbade the establishment of a bank unless authorized by the General Assembly, and it was not until 1739 that John Colman, a merchant of Boston,

succeeded in starting what is generally accredited with being the first private bank in Boston.

The stock of this bank was fixed at 150,000 pounds and no one was permitted to subscribe more than 2,000 pounds nor less than 100 pounds. For each 1,000 pounds subscribed, the subscribers were to pay forty shillings in money and for the remainder to pledge securities in lands to the satisfaction of the director. Circulating notes were to be issued payable in twenty years in produce or manufacture, and five per cent. of the subscribed capital was to be annually paid in, in notes of the bank, produce or articles manufactured. It is a matter of record, that while this bank was strenuously opposed by the royal Governor, 49,250 pounds of its notes were struck off and 35,582 pounds issued, while the directors employed 4,067 pounds in trade.

The bank's life was destined to be short, however, for in 1740 the British Parliament extended to the American Colonies an act which prevented the formation of all companies for the purpose of issuing paper money, and the Massachusetts Land and Specie Banks were compelled to wind up their affairs. In 1751 the British Parliament forbade the use of legal tender paper money issued by the colonial treasuries, although it later permitted the currency of its own issue to be received by each of the treasuries.

Thus, by interfering in the treasuries of the colonies, and by prohibiting the establishment of banks, the British Parliament aroused intense indignation in America, particularly in Boston, where a successful start in banking had been made. This action developed into a serious issue and notes were circulated in defiance of the prohibition. Therefore, while historians are prone to make much of the Boston Massacre of 1770 and the Boston Tea Party of 1773, it is a fact that the intolerable banking situation became one of the chief causes that led to the final break in relations and the subsequent Revolutionary War.

Near the close of the war, on March 8, 1782, the State of Massachusetts granted an act of incorporation to the Bank of North America, of Philadelphia, and authorized the circulation of its bills. This institution, given recognition as the first bank in the United States, was given its Massachusetts charter after it had been in existence for about two months.

Noting the success of this bank, the people of Boston decided to organize a similar institution. Accordingly, in 1783, they sought a charter from the General Court, which was finally approved on February 7, 1784. This bank, named the Massachusetts Bank, was the first local bank established in the State, and the second in the United States. The capital was limited to \$300,000, of which \$253,500 had been paid in when it commenced business on July 5 of that year.

The history of that period shows that the president of the Massachusetts Bank was a most important figure in the State, and on commencement day at Harvard University the Governor, President of the Senate, Speaker of the House, and president of the bank, all sat on the platform together. This famous old institution was merged with the First National Bank in 1903. Up to that time it had passed but three dividends, the first at the close of the War of 1812, the second during the financial crisis of 1837, and the last after becoming a National Bank, which it did in 1864.

"An Act To Prevent Frauds On The Massachusetts Bank," was passed by the General Court shortly after the bank was chartered. This act was approved on March 16, 1784, and as it was the first piece of such legislation ever enacted in the State, it is worthy of mention. The act provided that "if any president, director, officer, or servant of the Massachusetts bank, shall secrete, embezzle, or convert to his own use, any note, bill, obligation, security, money, or effects, belonging to the said bank, or deposited there by any other person, every person so offending and being thereof convicted before the Supreme Judicial Court, shall be set upon the gallows with a rope about his neck, or be set in or upon the pillory, for the space of two hours, shall forfeit all his personal estate and the issues and profits of his real estate during life, to the use of the Commonwealth (after deducting such sum as shall indemnify the bank for the loss they may have sustained by means of the said fraud), and shall ever after be rendered infamous and incapable of sustaining any office either civil or military."

These same penalties, with the addition of seven years' imprisonment at hard labor, were provided in the act for forgery and counterfeiting.

In 1792, the Union Bank of Boston was organized, originating from what was called the "Tontine Association," and being the second bank in Massachusetts to receive a charter. There was considerable opposition to the bank when the petition for a charter was pending before the General Court, the Massachusetts Bank taking the position that two banks were not needed in Boston. The vote in the Senate, however, was fifteen yeas to nine nays. The bank started with a capital of \$1,200,000, one-third of which was held by the State. In its charter the bank was given the right to use one-fifth of its funds for loans varying from \$100 to \$1,000 on farms secured by mortgages. In 1817 it purchased the State's interest, reducing its capital to \$800,000.

The Old Boston Bank was established in 1803, and under its charter one-eighth of its funds were to be loaned in sums of \$100 to \$500 on farm mortgages. Its capital was \$1,800,000, one-third of which was taken by the State. The Treasurer of the Commonwealth was a director, *ex officio*, for several years. By its interest in the bank the State had the privilege

of borrowing from it any sum of money required, not exceeding \$150,000 at any one time, at five per cent. per annum, the total loans not to exceed \$300,000 without the bank's consent. Like the Union Bank, the Old Boston purchased the State's interests in 1817 and reduced its capital by that amount. At one time this bank made vain efforts to procure from the town of Boston, the old State House, for its use.

Meanwhile, the first United States Bank, established in February of 1791, opened a branch in 1792 in Boston in an old two-story wooden building in State Street. This went out of existence when a renewal of the bank's charter was refused by Congress in 1811. For a period of five years the country was without a National bank, until, in 1816, the Second United States Bank was established. A branch was located in Boston in Congress Street, which, in 1824, erected its own building. When the branches were closed the building was sold at auction, and shortly afterward purchased by the Merchants' Bank. Congress had voted to renew the charter of the Second United States Bank before its charter expired in 1836, but the bill was vetoed by President Jackson. The bank was rechartered by Pennsylvania as a State institution, but failed in 1841, its stock becoming almost a total loss.

Of interest, also, in this same period, was a patent granted by the Federal Government, in 1799, to Jacob Perkins, of Newburyport, Massachusetts, for engraving on soft steel and case-hardening the plates after engraving. This method was adopted for bank notes. By 1805 there were twenty-six banks using the Perkins notes, and in 1809 the Commonwealth required all incorporated banks to adopt them. The Perkins process was later improved upon and used for all postage stamp and bank note engraving in the United States and Great Britain.

The fourth bank to be chartered as a Massachusetts bank was the State Bank in 1811. This was followed by the New England, in 1813, which developed a new feature by receiving the deposit of plate and valuables in its keeping. In 1814 the Manufacturers' and Mechanics' Bank was chartered, but this institution changed its name to the Tremont Bank in March, 1830.

The Suffolk Bank came into being in 1818. Its original capital was \$500,000, which was increased to \$750,000 in 1826. The capital was increased to \$1,000,000 by a thirty-three and one-third stock dividend in 1838. In March, 1852, a defalcation of \$214,500 was discovered, but the surplus was so large that this did not interfere with the usual ten per cent. dividends. On January 10, 1865, the bank increased its capital to \$1,500,000, and at the same time paid a cash dividend of 128 per cent—probably the largest extra dividend ever declared by any bank.

With the State interested to the extent of \$1,000,000 in the Union and Old Boston Banks, by the year 1803, and with the business of banking

being gradually developed, the General Court decided that banking legislation had become an important subject for consideration. Accordingly, in that year, it enacted a law requiring banks to make semi-annual returns of their condition to the Governor and Council, signed by the directors, and in 1805 provided that such reports be sworn to. The returns for June, 1805, showed sixteen banks in operation in the State (only three located in Boston) with an authorized capital of \$5,760,000, of which \$5,460,000 had been paid in. From that year until 1811 only one bank was chartered in the State, and several failures were recorded. In 1811, two banks were chartered, one of them being the State Bank of Boston, as already shown, with an authorized capital of \$3,000,000, but with the State reserving the right to subscribe for \$1,500,000 additional. This subscription was never made, and when the Union and Old Boston Banks purchased the State's interests in their institutions in 1817, the Commonwealth went out of the banking business. In 1812, however, the State decided to collect revenue from the banks, and enacted a law assessing them one-half of one per cent. on their capital.

Several historical authorities allege that the Boston banks had what amounted to practically a corner on the specie of the country during the War of 1812, and while this is probably an exaggeration, there is ample evidence to show that the amount of specie held in Boston at that time was far above normal. Marion G. Eaton, the librarian of the Boston Federal Reserve Bank, in a special article on the subject, has presented an accurate account of the situation, together with extracts from these various authorities.

The bank's librarian quotes from an anonymous pamphlet published in 1814 in Philadelphia, which gives an idea of the feeling toward the Boston banks at that time, when, with specie payments suspended in most of the country, the Boston banks were at no time during the period forced to suspend. A digest of the pamphlet reveals that:

Boston has brought the Federal government to the very verge of bankruptcy. With a small population and an insignificant commerce, when compared with other ports, Boston has by system acquired a degree of influence beyond all proportion greater than its due. Events have filled the vaults of Boston banks with incomparably more specie than they ever had before, and raised very heavy balances against the banks in New York. Boston, therefore, by demanding payment in specie of the New York notes held in New England, proposes to accomplish a general bankruptcy in the middle and southern States. There have been three wagons loading at one time with specie in Philadelphia, as an outcome of the nefarious operations of Boston speculators.

A rare pamphlet also cited by the librarian, is "a true abstract of the several bank corporations of the Commonwealth of Massachusetts, rendered January, 1814," printed by order of the Honorable Senate, and attested by Alden Bradford, Secretary of the Commonwealth. This

pamphlet shows that the amount of specie held by the Boston banks was unquestionably far above normal.

Up to January 1, 1825, forty-nine banks had been chartered in Massachusetts, with an authorized capital of \$20,800,000—of which eleven were in Boston, and had a combined capital of \$8,550,000. Nine of the total number chartered—one of which was in Boston—had failed, discontinued business or had never opened, while several had reduced their capital.

The first comprehensive banking law in Massachusetts was enacted on February 28, 1829, and applied to all banks thereafter organized and to those increasing their capital or extending their charters. Under this law banks were required to have fifty per cent. of their capital paid in, in specie, before commencing business. It also prohibited loans to shareholders until their subscriptions were entirely paid in, and limited the amounts of loans on pledges of a bank's stock to fifty per cent. of the capital.

Up to January 1, 1837, there had been organized a total of one hundred and thirty-eight banks in Massachusetts, with an authorized capital of \$40,830,000—thirty-four of this number, with a capital totaling \$21,350,000, being in Boston. Four of the 138 never went into operation, and of the remaining number, thirty-two either failed or surrendered their charters in consequence of the great financial panic of that year.

During the fifty-two years from 1784 to 1836 only ten banks had failed or discontinued business, and the total losses to shareholders and the public did not exceed \$335,000. During the same period the State had permitted many banks to organize with insufficient or no capital. It had been the custom of some of these banks, in order to be permitted to open, to have on hand in specie, one-half the authorized capital on the date it was to be counted by the bank commissioners. Oaths were given by the directors that it was to be held as capital of the bank. This money, however, had been borrowed for the day and was returned to the lender as soon as the bank was permitted to open. These banks would then issue notes, but as these notes were issued against fictitious capital, the banks were in no condition to survive any financial disturbance.

During the period from 1837 to 1844, thirty-two Massachusetts banks failed or were compelled to discontinue business. The capital of these banks was \$5,500,000, with liabilities of \$11,283,960. The loss to shareholders was estimated at \$2,500,000, and to the public at \$750,000, making a total loss of \$3,225,000. Among some of the important banks which failed or closed, in Boston and its suburbs, during the seven-year period, were the Nahant Bank of Lynn, the Chelsea, Kilby, Lafayette, Frank-

lin, Commonwealth, Oriental, Middlesex of Cambridge, American, Commercial, Fulton and Hancock. Of this group, the Commonwealth and Middlesex were the largest.

The first of the 1837 failures was in suburban Boston, when in March of that year, the Chelsea Bank crashed. Its liabilities consisted of \$111,000. Its visible assets, valued at \$36,711, were said to have consisted of a counter, an old iron safe, and a bull-dog. The situation was not local, it was general throughout the country. Speculations were rife, especially land speculations. Mill sites, factory lots, town sites, all kinds of real estate were being gambled in—railroads, canals, cotton, city and village lots and even negroes were objects of frenzied speculation. When the crash came, it was country-wide.

The New York banks suspended specie payments on May 10, 1837, and two days later the Boston banks were forced to follow. This was the first time that Boston, or Massachusetts banks in general, had been forced to suspend, although in other parts of the country suspensions were frequent during the War of 1812—and many such banks did not reopen until 1818.

In the summer of 1837, the Franklin and Lafayette Banks, "both rotten concerns," located at South Boston, failed. Conditions improved somewhat, and public confidence was becoming restored, when in January, 1838, the large Commonwealth Bank suddenly went to the wall with a crash.

The failure of the Commonwealth Bank had much to do with the subsequent failures. It had been a Government depository, and enjoyed a general confidence. Some idea of how it had been conducted can be shown from the fact that while its capital at the time of the failure was \$500,000, the debts due from directors amounted to \$630,958.71—the liabilities of the president as principal and indorser reaching \$259,117. The security for these loans was entirely inadequate. A period of consternation followed, and one after another, the several banks referred to were forced to close, carrying with them two banks in what was then the town of Charlestown, and three in Roxbury.

In 1842, five years after it had failed, assets of the Lafayette Bank amounting to \$139,267.72 were sold at auction for the trifling sum of \$66.25.

As a direct result of this panic, which showed the weaknesses of the Massachusetts banks, a system of official examinations of banks was adopted in 1838, with the establishment of a Board of Bank Commissioners, who were required to make annual examinations of every bank and special examinations when required by the Governor. This board was abolished in 1843, but was reestablished in 1851. As a result of this

supervision by the State, it is significant that despite the slow recovery from the crisis of 1837, only two Massachusetts banks failed during the period from 1840 to 1855, both of these institutions meeting their obligations in full.

In 1857, following the failure of the Ohio Life and Trust Company, a second general suspension of specie payment occurred, but the New York and Boston banks resumed after sixty days. In 1861, the first year of the Civil War, after the banks had come forward in aid of the Government, specie payment was again suspended, not to be resumed for seventeen years.

Meanwhile, the Massachusetts banking law of 1829 had been amended from time to time, as conditions and experience necessitated, until at the opening of the Civil War it was declared to be one of the best banking laws ever produced. In 1851 a free banking law was enacted, patterned after a similar law in the State of New York, but not more than seven banks were ever organized under it. The banking capital of the State banks reached a maximum in 1862—\$67,544,200, distributed among one hundred and thirty-eight banks.

When the National banking system was established, the Commonwealth of Massachusetts did much to convert its State banks into National banks. The first institution to avail itself of the new law was the Safety Fund Bank of Boston, in 1863, under the title of the First National Bank of Boston. By October, 1865, only one bank remained doing business under a State charter, and this bank was not located in Boston.

The Board of Bank Commissioners was abolished December 31, 1865, with the passing of the State banks, and in its final report issued at that time, the board gave a brief history of the situation. A part of this report is as follows:

"We do not find that any general suspension of specie payments by the banks of this State took place before May, 1837. During the war with England, in 1814, the banks of the South and West stopped payment, and many supposed that those of Massachusetts, though they might hold out for a time, would eventually be obliged to do the same; but the prudent management of the directors with regard to loans, and the accumulation of specie to the amount of fifty-five per cent. of all their liabilities, saved them from the painful necessity of refusing to meet their obligations in legal money.

"The suspension of 1837 was a dire compulsion, occasioned by an extraordinary demand for specie for exportation, which came upon a people who had been two years engaged in the wildest schemes of speculation, and had come to regard, in practice, if not in fact, the holding of specie in a bank vault of no more importance as a basis for safe banking

than an equal weight of sand or stone. We may at least infer that such a delusion prevailed, when we see in official returns that the tremendous revulsion of 1837 found the banks of our State able to pay only about a twelfth part of their debts in that money. Fortunately, our banks, with the exception of ten or a dozen that through mismanagement or misfortune were swept away by the storm, had been well managed in other respects, and through the prudent course of the directors during the crisis, came out of the trial in a solvent condition; the banks in Boston commencing the payment of their bills of five dollars and under in specie, and the country banks those under five dollars, in April, 1838, and all finding themselves able to return to a full resumption in August following.

"During the suspension of specie payments, the bills of good banks fell to about ten per cent. discount; but, owing to the excellent arrangement known as the Suffolk Bank System, by which the bills of all New England banks were discredited as soon as they were refused at that bank, no general derangement of the paper currency of the State occurred.

"The system above referred to is not a product of legislation, nor is it recognized in the banking laws of the Commonwealth. On this account, therefore, as well as for its beneficial influence in securing the people, for a period of forty years, against the worst evils of a currency consisting of the bills of a great number of widely scattered banks, it seems proper that the last report which this board will make should contain something more than a passing notice of it.

"In the colonial period of our history, complaints were made that Massachusetts was flooded with the bills of credit issued by the other New England colonies; a result of the tendency of the money of these colonies to Boston, the center of trade. Just so, on the establishment of banks, the bills of country banks, as those out of Boston were called, would be drawn to that place; but the Boston banks would not receive them at par, on deposit, or in exchange for their own bills, because they must meet their own liabilities in specie; and to convert these country bank bills into specie, they must be at the expense of sending them home to the banks which issued them; nor would they pay them out at their own counters, for by so doing they would lose the profit to be derived from circulating their own bills. Under these circumstances it is manifest that the only way in which these country bank bills could be kept at par in Boston, was by providing for their redemption in that place—a necessity which the country banks resisted for twenty years, but to which they were at last forced to yield, as we shall presently relate.

"In 1803 the capital of the two Boston banks was \$1,600,000, and their circulation \$714,840. The five country banks had an aggregate capital of \$625,262, with a circulation of \$850,349. In that and the following year,

one new bank in Boston and eight in the country was incorporated, an increase of country banks which could hardly fail to aggravate the antagonism already existing between the bills of the two classes of banks. To remedy this growing evil, legislative aid seems at this time to have been granted; for, we find that, by an act passed June 23, 1804, incorporating a company called the Boston Exchange Office, with a capital of \$150,000 in current bank bills of this Commonwealth, and \$50,000 in specie, it was provided 'that the said Corporation shall neither directly nor indirectly run upon or make a demand for specie on any of the incorporated banks of this Commonwealth, or which may hereafter be incorporated, whereby to cause distress, nor knowingly furnish any person or persons with bills for that purpose; and in order that an impartial currency may be given to the bills of this Commonwealth, said bills shall at all times be paid out promiscuously as they are received; and the said Corporation are hereby restricted from asking or receiving a premium for exchanging the bills of any one bank aforesaid, for those of any other of this Commonwealth, or for specie, or to purchase the bills of any bank of this Commonwealth at a discount during its continuance.' But this scheme did not succeed. Boston was constantly receiving more bills than it paid out, and the accumulation of country bank bills there, growing out of the inevitable course of business, could only be prevented by a return of them to the banks which issued them. As these banks increased, the accumulation of bills increased also. The Boston banks and brokers would buy them up at a discount, in some cases as high as five per cent., and send them home for redemption; but this act was very unpopular, and, unless pursued with energy and system, could not force the country banks into any plan for general and permanent reform.

"The Boston Exchange Office expired, by limitation of its charter, in 1812. We know but little of its operations, but, from a return to the Commonwealth, June 2, 1806, it was learned that its condition was then as follows:

Capital	\$200,000.00
Deposits	322,964.81
Specie	3,833.15
Bills of Massachusetts banks.....	160,145.00
Bills of banks of other States.....	62,065 00

"It is said that it fell into the hands of a lawyer of Boston, named Andrew Dexter, who, obtaining control of several country banks of this State, and of the Farmers' Exchange Bank, in Rhode Island, entered upon a course of speculation and fraud, which occasioned the ruin of some of the banks, and a considerable loss to the people, among whom these worthless bills were scattered, and proving, by stronger evidence than had previously existed, the necessity of devising some check upon the

over-issue of the country bank speculation. The ruin of Dexter's banks was the result of a combination formed in Boston to put an end to the evasion and delay which some of the country banks had begun to practice whenever their bills were sent home for redemption, and which the Northampton Bank carried so far as to attempt to pay off with four-pence-half-pennies a demand for a sum of specie which the agent of the combination made upon that bank. The object of this combination was a temporary one; but it was accomplished, and the combination itself may be said to have been the germ out of which the Suffolk Bank System was afterwards developed.

"In 1813 the New England Bank, in Boston, was chartered, and soon after going into operation, began to take the bills of country banks at one per cent. discount—a much higher rate having previously prevailed—and declared its readiness to collect of the country banks for the mere cost of sending to the respective banks. Hitherto there had been no fixed rate of discount, but banks and brokers bought this money on the best terms they could. Now, however, there was to be competition in the business, or the other Boston banks must suffer the New England to draw away their depositors, who of course would go where they could do best with their country bank money. The competition thus produced lessened the rate of discount on this money till finally the Suffolk Bank, which was chartered in 1818, began to take it at a quarter of one per cent. discount, adopting, however, no settled system for enforcing its redemption, but contenting itself with employing the most convenient means for disposing of it.

"The country banks, of course, received some Boston money and checks on Boston banks; and they also had paper payable in Boston, all of which were collected by an agent in that place, or by a messenger, and might sometimes have been used in taking up their bills; but as it was for the interest of these banks to keep out as large a circulation as they lawfully could, it is natural to suppose that, till their bills accumulated in Boston, in amounts sufficiently large to threaten a demand for specie, they would take no measures to bring them home. Many of them would not do it even then, as the experience of the Suffolk Bank proved.

"In the meantime, banks multiplied rapidly in the country towns of Massachusetts, and in the other New England States. The profit to be derived from circulating their bills was a temptation to over-issues, and the natural consequence followed; large amounts of their bills found their way to Boston, where the trifling discount on country bank money that had of late prevailed, offered no serious obstacle to their free circulation. In this state of affairs it was determined to make a vigorous effort to remedy the existing evil, and avert the dangers which threatened

greater ones in the future. This occurred in April, 1824, when a committee of the directors of the Suffolk Bank was chosen to confer with other Boston banks with regard to the excessive issue of country bank paper, especially of that of the Eastern banks. The result of this conference was an arrangement by which six of these banks deposited with the Suffolk \$250,000, for the use of which the latter bank was to take all their country bank money at par, and assume all risk of loss from any cause whatever. The Suffolk then commenced sending home this money for redemption by an agent who was instructed to demand the specie. On the stage routes, the public conveyances were used, but it was sometimes necessary to make use of a hired vehicle; particularly when a call was to be made upon a distant bank which was expected to respond with a thousand or fifteen hundred pounds of silver. The business which this bank had undertaken was attended with a good deal of risk, some loss, and considerable expense; and it drew upon the bank no small amount of obloquy; but the interest of all country merchants and traders, and people who bought goods in Boston, or had debts to pay there, together with the fact that nobody gained by non-redemption of these bills in Boston but those who issued them, insured the final success of this plan of compulsory redemption. A few of the oldest and soundest country banks held out for a long time, and paid in specie all the demands the Suffolk made upon them, necessitating, of course, a somewhat frequent replenishing of their vaults with this article. They resisted, they said, from principle. Their bills, they knew, were as good as those of the Boston or any other banks, and they could not, without a feeling that it would be a discredit to their bills, consent from any considerations of convenience or expediency to redeem them anywhere except at their own counters. But even these banks finally yielded, and, in the course of five or six years, the Suffolk Bank succeeded in inducing all of the banks of New England to redeem their bills in Boston, or, what practically amounts to the same thing, to keep an account in Boston with some bank, or other agent, where their bills could be exchanged for Boston credits.

"The course of the Suffolk Bank during this proceeding was honorable, and as conciliatory as its object permitted. The country banks were only required to keep a small permanent deposit, without employing it as a redeeming bank, or, if so employing it, to keep a sufficient balance in the Suffolk as an equivalent, to compensate it for such risk as it might incur, and for the trouble and expense of receiving, sorting and sending home their bills.

"Though this business of redemption has been attended with an occasional loss to the Suffolk Bank, it has yielded a large net profit to that institution; but, when it is considered what incalculable benefit the

system has conferred upon the people of the State in affording them a sure safeguard against an unsound or fraudulent paper currency, none will regret that the numerous stockholders of an honorable corporation have received from it that pecuniary advantage to which the great service of the bank entitles them.

"The Commonwealth has been ever watchful of the condition and acts of its banking corporations, and prompt to condemn every infraction of the laws by which they were bound; and we remember but two occasions on which any considerable number of those institutions have been summoned before the Legislature to show cause why their charters should not be repealed. The first of these arose on a charge of taking more than six per cent interest. The State had long before declared that to be the rate, and had enacted a law against usury; but in 1829, it passed a law expressly prohibiting banks from taking directly or indirectly any greater interest than six per cent., except that on drafts or inland bills of exchange the existing rate of exchange between the place where it was discounted and that where it was payable might be charged. In 1836 some of the banks were brought up for a violation of this law. A degree of popular odium had been excited against this class of corporations, in consequence of the controversy about the United States Bank, and a minute and lengthy investigation by a committee of the Legislature took place; the result of which was that two of the banks lost their charters, though they were afterwards restored. The law relating to the exchange was extended, in 1838, so as to include promissory notes of a certain class, and the banks availed themselves of the additional privilege to such an extent, and in such a manner, that their proceedings in this respect have been frequently brought to the notice of the Legislature by the Bank Commissioners. The resort, however, to any mode for obtaining more than six per cent., which, in the unusually sensitive state of the public mind in regard to banks prevailing in 1826, seemed so heinous, has been gradually superseded by the practice, which we believe has become well-nigh universal with these corporations, of discounting at the current rate, whatever that may be; and although the law may frown upon the practice, the consent of the people is freely accorded to it, because they cannot see any justice in requiring money-lenders to loan at three per cent., when money was worth no more, as in one period of the history of our banks, and forbidding them to take more than six when borrowers are willing and glad to take it at nine. We trust that the time is not distant when the legislation of the State will concur in this custom, and make the trade in money as free as the trade in merchandise.

"The suspension of 1837 proved to be a crisis in the existence of several of our banks, and a few tottered dishonorably to ruin. Ten were

brought before the Legislature in 1838 and various acts of mismanagement and violation of law occasioned the repeal of their respective charters. The Commonwealth would gladly have been spared the shame of the transaction then disclosed; but, considering the whirlwind of speculation that had just swept over the land, we have reason to rejoice that it left no greater stain. An English writer on banking has a fling at the 'moral and religious State of Massachusetts,' for its system; but the experience of his own country in such cases is similar to ours in this. And the suffering of both from such causes ought to make us watchful to provide against their recurrence, by striving to improve our system till we have obtained the best that human wisdom can devise.

"The banks of Massachusetts during the last twenty-five years have presented but few cases of mismanagement, and none that we remember by which the public met with loss. We also state with great satisfaction that, from the examinations we have made, and from our knowledge of the high character for intelligence and integrity enjoyed by the directors and other officers connected with these institutions, it is our opinion that every one of them, at the time of conversion into a National association, could have paid off all its liabilities, and have returned to its stockholders all the capital they had invested in it, while in a great number of instances, a large additional sum could have been given; and we take our leave of them with the wish that, as National institutions, they may continue in a career of prosperity and usefulness, and with the expression of our thanks to the several directors, cashiers and other officers for the kindness and courtesy they have shown us."

When the Civil War came, Massachusetts was the first of the States to place troops in the field in response to the President's call. In order that this might be done, the Boston banks got together, and between April 16 and 29, 1861, placed a total of \$5,672,000 at the disposal of the Commonwealth. To show how these same banks went to the aid of the Union, it need only be mentioned that on August 19, 1861, they loaned the Government \$10,000,000. On October 1 of the same year they loaned \$10,000,000 more, while a third loan of a similar amount was made a short time afterward.

No record of the early banking history of Boston, up to the Civil War period, would be complete without mention of an institution which was started as an experiment and placed under the jurisdiction of the Board of Bank Commissioners. This institution was the Pawner's Bank, which received its charter from the General Court, becoming incorporated on April 5, 1859, and opening for business on January 2, 1860.

It was set forth at the time that there were fifty pawnbrokers doing business in the city who were charging rates of interest from ten

to one hundred times the legal rate. In the act creating the Pawner's Bank, the General Court provided that its capital should not exceed \$300,000, and interest rates should be limited to one and one-half per cent. per month. The act (Ch. 173, 1859), specified that "When the bank has disposable funds, it shall loan on all goods and chattels offered, embraced within its rules and regulations, with this exception, that the bank may always discriminate in favor of small loans to the indigent."

A board of seven directors was provided, five to be elected by the stockholders, one to be appointed by the Governor and one by the mayor. Dividends not to exceed eight per cent. per annum were allowed, with the balance annually to be placed to a profit and loss fund "which shall be doled in fuel to the needy, under the direction of the board, during January, February and March."

The first report to the Board of Bank Commissioners was signed by E. B. Foster, cashier; Frederic W. Sawyer, president, and Daniel J. Coburn, J. Sullivan Warren and John Bigelow, for the directors. The institution continued until 1869, when the General Court changed its name to the Collateral Loan Company, and it passed from the jurisdiction of the State's Banking Department. It is still in existence under this name.

The final report showed that for the ten years it had existed as a type of State bank it had a capital stock "called in," amounting to \$113,500; total resources of \$141,795.82; had made a total number of 68,901 loans on 1,035,435 articles to a total amount of \$1,817,012.60—the average amount of the loans being \$32.90, with 64 out of every 100 being under \$10.

Boston's National Banks—Volumes could be written about Boston's National banks, but it is possible to present a general history of these institutions, together with brief sketches of several of the representative existing banks, in a reasonable number of words.

The National Banking Law was passed February 25, 1863. As already noted under Boston's Early Banking History, the first Boston bank to come under the statute was the Safety Fund Bank, which became the First National Bank, the date of its being made a National bank being February 1, 1864. Actually, it was National Bank Number 200, the First National Bank of Philadelphia, which commenced business on June 20, 1863, holding the Number 1 distinction.

The law originally required all National banks to be numbered in each city. The Granite Bank in Boston became the Second National Bank, following the First by less than two months. Then came two new banks, the first to be known as the Third National Bank, on April 1, 1864, and the second, the Fourth National Bank, which did not follow until July 19, 1875, the date of its first opening. Meanwhile, however, the

National Banking Law had been amended in 1864, allowing banks to retain their old names with "National" prefixed or added. The changing over from State banks to National banks rapidly followed this amendment, the banks retaining their old identity.

One State bank had disappeared the year before the National Banking Law was passed. It was the Bank of the Metropolis, which had commenced business in 1858, with a capital of \$200,000. In 1862 the stock was bought up by Samuel A. Way. The old bank was then closed, and later managed as a private bank.

In many cases as the banks changed over they declared extra dividends. In some cases the capital was increased, and in a few instances it was decreased. The story of the changing can more easily be told by the following tables, which show first, the original date of incorporation and the date when converted, and secondly, the changes in capital which resulted. The amount of the extra dividends declared will then be given, although not in table form.

Name of Bank.	First Incorporated.	Became National.
Atlantic National	1828	1865, Feb. 1
Atlas National	1833	1865, Feb. 1
Blackstone National	1851	1864, Sept. 19
Blue Hill National	1832	1865, Jan. 1
Boston National	1853	1864, May 18
Old Boston National	1803	1865, May 1
Boylston National	1845	1864, Dec. 1
Broadway National	1853	1865, Feb. ..
City National	1822	1865, Jan. 1
Columbian National	1822	1865, Apr. 1
National Bank of Commerce.....	1850	1864, Nov. 17
Continental National	1860	1864, Oct. 1
Eagle National	1822	1865, May 1
Eliot National	1853	1864, Nov. 1
Everett National	1865	1865, July 24
Exchange National	1847	1864, Nov. 1
Faneuil Hall National	1851	1865, Apr. 1
First National (Safety Fund Bank).....	1859	1864, Feb. 1
Freeman's National	1836	1865, Feb. 1
Globe National	1824	1865, May 1
Hamilton National	1832	1865, Mar. 1
Hide & Leather National.....	1858	1864, June 27
Howard National	1853	1865, Jan. 1
Market National	1832	1864, Sept. 19
Massachusetts National	1784	1865, May 1
Maverick National	1854	1865, Feb. 1
Mechanics' National	1836	1865, May 1
Merchants' National	1831	1864, July 18
Mount Vernon National	1860	1865, Mar. 1
National Bank of Redemption.....	1858	1864, Oct. 1
New England National.....	1813	1865, Feb. 1
North National	1825	1864, Oct. 20
National Bank of North America.....	1850	1865, Jan. 1
People's National	1833	1865, Jan. 1
National Bank of the Republic.....	1860	1864, Apr. 2
Revere National	1859	1865, July 1
Rockland National	1853	1865, Jan. 1

Name of Bank.	First Incorporated.	Became National.
Second National (Granite Bank).....	1833	1864, Mar. 22
Shawmut National	1836	1865, Jan. 1
Shoe & Leather National.....	1836	1865, Feb. 1
State National	1811	1865, May 1
Suffolk National	1818	1865, Jan. 1
Third National	1864	1864, Apr. 1
Traders' National	1831	1865, June 27
Tremont National	1814	1865, Jan. 1
Union National	1792	1865, May 1
Washington National	1825	1865, Jan. 1
Webster National	1853	1865, Sept. 1

This first table shows how rapidly and how completely the old State Banks took advantage of the National Banking Law to become National banks. The next table shows how the changes in capital were made, either at the time of becoming National banks, or within a month or two afterward:

Name of Bank.	Original Capital.	Capital as Changed.
Atlantic National	\$500,000	\$750,000
Atlas National	500,000	1,500,000
Blackstone National	250,000	1,500,000
Blue Hill National	100,000	200,000
Boston National	300,000	1,000,000
Old Boston National	1,800,000	900,000
Boylston National	150,000	500,000
Broadway National	50,000	200,000
City National	500,000	1,000,000
Columbian National	500,000	1,000,000
National Bank of Commerce.....	750,000	2,000,000
Continental National	300,000	1,000,000
Eagle National	500,000	1,000,000
Eliot National	300,000	1,000,000
Everett National	200,000	200,000
Exchange National	500,000	1,000,000
Faneuil Hall National	500,000	1,000,000
First National (Safety Fund Bank).....	600,000	1,000,000
Freeman's National	150,000	600,000
Globe National	500,000	1,000,000
Hamilton National	500,000	750,000
Hide & Leather National.....	1,000,000	1,500,000
Howard National	500,000	1,000,000
Market National	500,000	800,000
Massachusetts National	300,000	800,000
Maverick National	400,000	400,000
Mechanics' National	150,000	250,000
Merchants' National	500,000	3,000,000
Mount Vernon National	200,000	200,000
National Bank of Redemption.....	500,000	1,000,000
New England National	1,000,000	1,000,000
North National	500,000	1,000,000
National Bank of North America.....	500,000	1,000,000
People's National	100,000	300,000
National Bank of the Republic.....	650,000	1,500,000
Revere National	600,000	2,000,000
Rockland National	100,000	300,000
Second National (Granite Bank).....	500,000	1,600,000
Shawmut National	500,000	1,000,000
Shoe & Leather National.....	500,000	1,000,000

Name of Bank.	Original Capital.	Capital as Changed.
State National	3,000,000	2,000,000
Suffolk National	500,000	1,500,000
Third National	300,000	300,000
Traders' National	500,000	600,000
Tremont National	750,000	2,000,000
Union National	1,200,000	1,000,000
Washington National	500,000	750,000
Webster National	1,500,000	1,500,000

The extra dividends paid by the various banks upon their becoming National banks, or soon thereafter, together with the dates, were as follows :

- Atlas National, 10 per cent., regular and extra, April 1, 1865.
- Blackstone National, 20 per cent., in stock, December, 1864.
- Blue Hill National, 10 per cent. regular and extra, April, 1865.
- Boston National, 20 per cent., in stock, December, 1868.
- Old Boston National, 20 per cent., December, 1864, and 20 regular and extra, October 2, 1865.
- Boylston National, 25 per cent., in stock, April 1, 1865.
- Broadway National, 12 per cent., in stock, December, 1864.
- City National, 10 per cent., in gold (at 235), December 13, 1864.
- Columbian National, 15 per cent., regular and extra, October 2, 1865.
- Eagle National, 9 per cent., regular and extra, October 2, 1865.
- Exchange National, 20 per cent., January 2, 1865.
- Faneuil Hall National, 50 per cent., April 1, 1865.
- Freeman's National, 25 per cent., regular and extra, October 2, 1865.
- Globe National, 20 per cent., April 1, and 12 per cent., October 2, 1865, regular and extra.
- Hamilton National, 8 per cent., regular and extra, April 1, 1864, and 60 per cent., March 1, 1865.
- Hide & Leather National, 5 per cent., January 10, 1865.
- Howard National, 12½ per cent., in stock, March 1, 1865.
- Market National, \$20 per share of \$70, in stock, and no cash, October 1, 1864; then assessed \$10 per share, raising par from 70 to 100.
- Massachusetts National, 10 per cent., regular and extra, April 1, and 10 per cent., April 29, 1865.
- Mechanics' National, 20 per cent., April, 1865.
- Mount Vernon National, 10 per cent., regular and extra, April 1, 1865.
- National Bank of Redemption, 20 per cent., in stock, October, 1864.
- New England National, 25 per cent., February 6, 1865.
- North National, 16⅔ per cent., in stock, November 21, 1864.
- National Bank of North America, 25 per cent. in stock, no cash, April 1, 1865.
- People's National, 10 per cent. extra, January 1, 1865.
- National Bank of the Republic, 25 per cent. in stock, March, 1869.
- Revere National, 10 per cent. regular and extra, April 1, 1865.
- Rockland National, 10 per cent. extra, January, 1865.
- Second National, one new share to nine old, October, 1864.
- Shawmut National, 10 per cent., March 6, 1865.
- Shoe & Leather National, 25 per cent., March 1, 1865.

State National, \$8 per share, regular and extra, October, 1864; \$6 $\frac{2}{3}$ in stock, May, 1865, and par raised from 60 to 100, giving two new for three old shares.

Suffolk National, 128 per cent., January 10, 1865. (Reported as highest extra dividend ever paid by a bank.)

Tremont National, 33 $\frac{1}{3}$ per cent. in stock, February 1, 1865.

Union National, 6 per cent. April 1, 1864, and 10 per cent. regular and extra, October 2, 1865.

Webster National, 8 per cent. regular and extra, April 1, 1865.

During the period of reorganization two new banks were incorporated and commenced business, the Everett National and the Third National, which are included in the previous tables. The period also marked the final liquidation of the Grocers' Bank, which failed on November 30, 1855. The bank had a capital of \$750,000 at the time of the failure. The receivers paid all of the debts of the bank. The stockholders received \$12 per share on June 12, 1861, and a final payment of \$1.64 in March, 1865.

The first bank to receive a charter after this period was the National Security Bank, on February 1, 1868. This bank was merged in late years with the Commercial National Bank, which did not come into being until 1888, receiving its charter on October 1 of that year. The merged bank, known as the Commercial Security National Bank, is one of the twelve National banks in business in Boston at the present time.

The year 1869 marked one of the worst bank robberies in the history of Boston. The Boylston National Bank, originally founded as a State bank in 1845, and which was absorbed by the Atlantic National Bank in 1923, was the institution to suffer. Several men hired a room in the bank, adjoining the safe and separated only by a wooden partition. A trap door was cut through this to a twenty-inch brick wall. The men, who were supposedly engaged in a medicinal tonic business, worked steadily for weeks on the brick wall, up to Saturday, November 19. Between that day and Monday they finished their work and escaped with \$320,000, largely in government bonds, leaving behind them several boxes labeled "Gray's Oriental Tonic," which were carefully packed with bricks and mortar.

Singularly enough this same bank figured in another robbery almost thirty years later. A 19-year-old messenger fled on May 19, 1897, with \$30,940.35. He was arrested at Farmington, Maine, three days later, and all of the money except \$130 which he had spent, was found on his person.

Dorchester was annexed to Boston on January 1, 1870, bringing into the city the Blue Hill National Bank, an institution originally started as a State Bank in 1832. The name of the bank had been changed from the Dorchester and Milton Bank on February 26, 1851, after a heavy robbery. The original capital was \$100,000, which was increased successively to \$150,000 in 1854 and \$300,000 in 1873. The capital was reduced

to \$200,000 in 1879, and in 1882 it was moved to Milton, where it is still in business.

The Great Boston Fire came on November 9, 1872, burning over sixty acres of the downtown section of the city and destroying upwards of \$75,000,000 in property in less than twelve hours. There were fifty-two National banks in the city at that time, three-fourths of which were located in State Street. Only a few were in the path of the flames, of which six, the Revere, Hide & Leather, North America, Shawmut, Freeman's and Mount Vernon, were burned out.

On the morning after the fire the Clearing House opening was delayed from ten to twelve o'clock, but all of the six banks mentioned, except the Freeman's, made their settlements at that hour. The Freeman's saved its cash, but lost all books, files of collection and discounted notes, but it has been recorded, "to the credit of its customers, that the entire loan was promptly paid at maturity." Six months later, singularly enough, when Boston was visited by a second serious fire on May 30, 1873, the Freeman's National Bank was again burned out. This bank was absorbed by the Republican National Bank in 1907, which in turn went to the Shawmut in 1908.

As was the case throughout the country, the Boston banks were hard hit by the panic of 1873. Several new banks had been added to the growing field, the Eleventh Ward National on May 20, 1872; the Central National on May 6, 1873; the First Ward National on June 1, 1873; the Manufacturers' National on July 1, 1873, and the National Bank of the Commonwealth, which had been incorporated in 1871. Two Brighton banks had been added to the city's list, the National Bank of Brighton and the National Market Bank of Brighton. With the annexation of Charlestown in 1873 came two more, the Bunker Hill National Bank and the Monument National Bank.

The financial storm hit the city on September 20, 1873. The Stock Exchange closed for a period of ten days. Banks were compelled to stop making loans because they could not obtain currency. They were able to transact business among themselves through the issue of \$26,565,000 in Clearing House Certificates. The monetary crisis was worse than the previous panics of 1837 and 1857. In two weeks the Boston banks lost \$8,139,000 of their deposits. It was six years before there was a full recovery from the effects of this panic, but all of the Boston banks weathered the storm.

Three new National banks were incorporated in Boston in 1875, the Fourth National on July 19, the Metropolitan National on August 1, and the Merchandise on November 8. The Pacific National Bank was chartered on November 1, 1877.

What was regarded as the first failure of a National bank in Boston came in 1878, when the Eleventh Ward National went to the wall. It was a small institution, having commenced business, as already mentioned, only six years before. Its original capital was \$300,000, which was reduced in 1877 to \$200,000. An assessment of twenty-five per cent. was made on stockholders, but the institution could not continue and finally closed its doors. The total dividends which had been paid, when liquidation was completed in 1880, amounted to 36.07 per cent.

A second failure occurred in 1881, when the Pacific National Bank found itself in difficulties. It was closed on November 18 of that year, but resumed operations on March 18, 1882, after a one hundred per cent. assessment had been levied on the stockholders. The Central National Bank was in trouble at the same time, but a similar assessment of one hundred per cent. saved it from closing its doors.

The new lease of life for the Pacific National was for a very brief time, as it failed finally on May 20, 1882, only two months after it had resumed business. The bank had organized originally only five years before, with a capital of \$250,000. This amount was increased to \$500,000 on January 1, 1880, and to \$1,000,000 on October 1, 1881, but of this capital only \$461,500 had been paid in. The voluntary assessment of one hundred per cent. was only partially collected, the total amounting to \$742,800. The Comptroller of Currency ordered an assessment of one hundred per cent. on November 27, 1882, only a portion of which could be collected. The bank's total resources were \$3,912,161. Thirteen dividends were paid by the receiver before the bank was finally liquidated in 1893, the total of all dividends amounting to 65.33 per cent.

The National Bank of Brighton decided to wind up its affairs in 1882. Its capital had been increased from \$200,000 to \$300,000 on January 18, 1875. In 1879 the par value of the stock had been increased from \$80 to \$100 by trading four new shares for five old ones. An extra dividend of twenty per cent. was paid in April, 1880. The liquidation of the bank was completed within a year and the stockholders received a total of \$126.50 in dividends.

The close of the year 1882 found the banks of Boston with \$17,000,000 less in deposits than at the close of the preceding year. A new bank, the Lincoln National Bank, was incorporated on January 10, 1883, which was absorbed by the Central National Bank in 1898.

The Commercial National Bank was incorporated on October 1, 1888, and followed by the South End National on February 1, 1890. The Commercial is one of the twelve National banks doing business in Boston today, having merged with the Security National as the Commercial Security National Bank, in 1922.

A check made in April, 1889, brought the first indication of what might be expected to happen in the Boston banking field—a period of absorptions and consolidations, for it was found that the city had too many National banks. With a population of 400,000, Boston had sixty National banks, with a total capital of \$53,300,000, while New York, with a population at that time of 1,500,000, had forty-five National banks, with a combined capital of \$48,350,000.

The Merchandise National changed its name in 1890 to the Winthrop National Bank. Starting in 1875 with a capital of \$500,000, which was increased in 1877 to \$1,000,000, then reduced to \$750,000 in 1878, and to \$500,000 in 1879, the bank in changing its name exchanged three shares of Winthrop National stock for five shares of Merchandise National, which, in effect was a reduction in capital from \$500,000 to \$300,000.

The Maverick National Bank, with a capital of \$400,000 and total assets of \$10,218,799, failed almost without warning on the morning of November 2, 1891. The capital was wiped out and an assessment of one hundred per cent. was levied, of which about one-third was collected. Liquidation was completed in 1898, a total of 90.166 having been paid in dividends.

All of the Boston banks suffered somewhat from the panic of 1893, which was, however, less severe than those of 1837, 1857 and 1873. The prompt issuance of Clearing House Certificates aided the situation. Six banks passed dividends, but their action was taken merely as a conservative measure, earnings and a portion of their surplus funds having been used to charge off bad and doubtful debts.

The Traders' National Bank was reorganized as the Hancock National on January 22, 1893, twenty per cent. of the capital being cancelled, and bringing it to \$400,000. The capital had previously been reduced from \$600,000 to \$500,000 by a similar process. The Hancock National Bank was in turn absorbed by the Mercantile Trust Company on March 15, 1897, having reached the point where it could no longer continue in business.

Then came the red letter year in Boston's banking history—1898, which marked the beginning of the consolidation movement. Within a period of eight years, the number of National banks had dropped from sixty to twenty-eight. The Shawmut National Bank led the way in that first year, establishing a record for all time. It absorbed no less than nine other National banks, starting the movement which has since followed down to the present day.

The nine National banks absorbed by the Shawmut, which changed its name in the same year to the National Shawmut, were the Boston,

Columbian, National Eagle, Hamilton, Howard, Market, North, National Bank of North America, and the Revere, two or three of which had been in existence for more than three-quarters of a century.

These were not the only consolidations of that first year, however. The Eliot National Bank absorbed the City National, which was first incorporated in 1822, and the Tremont National, which had been in existence since 1814. The Continental National merged with the Manufacturers National, the former being founded in 1860 and the latter in 1873, and the merged bank changed its name to the Colonial National Bank. The Everett National, which received its charter in 1865, was absorbed by the Shoe and Leather National, and Lincoln National, founded in 1883, went over to the Central National, making a total of fourteen bank consolidations for the year.

The year 1899 saw the failure of two of Boston's National banks, the Broadway, incorporated in 1853, and the Globe, which had started business originally in 1824. A receiver was appointed for the Broadway on December 16, 1899, and for the Globe just five days later, but in both cases 100 per cent was paid in dividends, final liquidation of the first named being completed on February 15, 1900, and of the second on February 25, 1903. The Broadway had a capital of \$200,000, with total assets of \$3,333,067 at the time of the failure, while the Globe had a capital of \$1,000,000 and total assets of \$8,437,439.

In 1900, the Blackstone National, founded in 1851, was absorbed by the Shoe and Leather National, which had been in existence since 1836, and which was itself absorbed in the following year, 1901, by the National Bank of Redemption. In 1901 also, the National Shawmut took over the Commonwealth National, founded in 1871, and the Third National, which was started in 1864. The Hide and Leather National, established in 1858, was absorbed by the State National, making the fourth consolidation in 1901.

The year 1902 saw the failure of one bank and two further consolidations. The bank to fail was the Central National, which had absorbed the Lincoln in 1898. The Central, which had been established in 1873, had a capital of \$500,000 at the time of the failure, with total assets of \$3,884,353. A receiver was appointed on November 13, 1902, and when final liquidation had been completed, on October 20, 1906, a total of 100 per cent had been paid in dividends.

The banks to figure in the consolidation of 1902 were the National Hamilton, started in 1898, which went to the Fourth National, and the Washington National, chartered in 1825, which went to the Suffolk National. The Suffolk National, in turn, which had been in existence since 1818, was absorbed by the Second National Bank in 1903, which also

marked the merger between the oldest bank in the State, the Massachusetts National, and the First National.

In 1904 a precedent was established, when for the first time a Boston National Bank surrendered its charter and became a trust company, under the laws of the State. It was the Colonial National Bank, created in 1898 by the merger of the Continental and the Manufacturers, and which took the name of the Commonwealth Trust Company. According to the State records it obtained the charter of the Manufacturers' Trust Company, which had been organized originally under the name of the Manufacturers' Loan and Trust Company in Holyoke, in the western part of the State, on April 26, 1887, but which had never started in business. The location was changed to Boston and the name changed to the Commonwealth Trust Company when the Colonial National obtained the charter in 1904.

The Continental National Bank was originally a State bank, receiving its charter as a National Bank on October 1, 1864. By its merger with the Manufacturers as the Colonial National, and subsequent changing over to become the Commonwealth Trust Company, it came under State jurisdiction again. In 1923, however, it went back into the national field, when the Commonwealth Trust Company obtained a National Bank charter and then merged with the Atlantic National Bank, as the Commonwealth-Atlantic National Bank, the name being shortened to Atlantic National about two years later.

Other consolidations in 1904, which marked the beginning of similar movements among the trust companies of the city, included the taking over of the National Bank of Redemption, founded in 1858, by the First National. The Webster National, incorporated in 1853, and the Atlas National, which started in 1833, merged in the same year, to form the Webster and Atlas National, one of the twelve National banks still existing in Boston.

The year 1905 marked the failure of the American National Bank, which had been in business for but a comparatively short time, and which was a small institution. It had a capital of \$200,000 and total assets of \$483,516. A receiver was appointed on November 27, but the bank was not finally liquidated until November 30, 1911, the total amount paid in dividends reaching only 50 per cent.

The Mechanics National Bank surrendered its charter in 1905 and became a trust company, but as in the case of the previous bank to make such a change, it returned to the National field later. It was absorbed by the Federal Trust Company in 1909, which in 1923 was converted into a National Bank and is one of the existing twelve such banks in the city today. The original Mechanics National had first started as a State bank in 1836.

The Monument National, established in 1854, and which became a part of the Boston system when Charlestown was annexed in 1873, was absorbed by the Bunker Hill National, also of Charlestown, in 1905, and the Mount Vernon National, which started in 1860, was taken over by the Boylston National. The National Shawmut took over the Exchange National Bank in 1906, the latter having been in existence since 1847.

The Bunker Hill National Bank in Charlestown, which was established in 1825, and which in 1905 had absorbed the Monument National, was absorbed by the City Trust Company on April 6, 1906, and was sold by that institution to the American Trust Company in 1910, and is still operated as a branch of the last named trust company.

In 1907 the Freemans National, founded in 1836, was taken over by the National Bank of the Republic, which was itself absorbed in 1908 by the National Shawmut Bank. The Faneuil Hall National Bank, established in 1851, was absorbed by the Beacon Trust Company in 1909, and in the same year, the Metropolitan National, chartered in 1875, went to the Atlantic National.

Not until 1912 were there further consolidations among the National institutions, that year marking the last of thirteen mergers by the National Shawmut, when it took over the Eliot National, which was founded in 1853, which had itself taken over the City National and the Tremont National in 1898. It also marked the first of several consolidations which were to follow by the Merchants' National Bank, in the absorption of the State National, which had been established in 1811 and was one of the old Boston banks.

In 1912 also, the Fourth National, started in 1875, was merged with the Atlantic National, the name of the merged bank being changed to the Fourth-Atlantic National Bank. In the same year the National Market Bank of Brighton surrendered its charter and became a trust company, the name becoming the Market Trust Company of Brighton. It was originally started as a State bank in 1854. As a trust company it was absorbed by the International Trust Company in 1922, and was back in the National field in the following year, 1923, when the International Trust Company was absorbed by the First National Bank.

Thus in the period from 1898 to 1912, the year before the passage of the Federal Reserve Act by Congress, the number of National banks in Boston had been reduced as here shown, from sixty to twenty. The banking power of these twenty banks was \$271,500,000, which, worked out on a per capita basis with the city's population, was \$383.83—in which respect the city of Boston was shown to be first among the financial centers of the United States.

The year 1913 marked the passing of two more National Banks, when the New England National, then just a century old; having been estab-

lished originally in 1813, and the South End National, organized in 1890, were taken over by the Hamilton Trust Company, which had been organized for the purpose of taking over these two banks. In the following year this trust company was absorbed by the Commonwealth Trust Company, which, as already shown, became a National Bank in 1923 and was merged with the Atlantic National.

The Federal Reserve Act of 1913, which is treated under a separate heading, proved to be a great boon to the National banks as well as to the trust companies which became members of the Federal Reserve Bank. It coördinated the credit and resources of the country and provided an elastic currency to automatically meet the requirements of increasing and diminishing business. It also enlarged the scope of all National banks by authorizing functions which had been previously exclusive to savings banks and trust companies, a situation which had rankled in the National field for many years. Savings departments and trust departments thus became added, and new avenues for growth were opened up.

In 1914, the National Bank of Commerce, which had been established in 1850, was absorbed by the Merchants National. This latter institution, in 1915, also took over the Winthrop National, which had been founded as the Merchandise National in 1875, its name being changed in 1890. The year 1915 saw the First Ward National, established in 1873, surrender its charter to become a trust company, the name of the institution being changed to the Metropolitan Trust Company.

The Merchants National continued its policy of expansion in 1916, in the last consolidation before the entry of the United States into the World War, when it took over the Old Boston National, which had started in 1803 and was the third State bank to be created. Then followed the war period, when the banks of the country joined hands with the government and strained to the utmost of their resources to bring about a successful prosecution of the conflict.

Not until 1922 were the consolidations in the National field resumed, although the previous year, 1921, had been a record year in such movements among the trust companies of Boston. The Atlantic National took over the Peoples National, established in 1833, when consolidations were resumed, and in 1923, the same bank absorbed the Boylston National, which had been in existence since 1845.

The year 1922 witnessed the conversion of several National banks into the State field, where they merged with trust companies. The Back Bay National, a newly chartered institution in 1918, and the Oceanic National, which was not started until 1921, both found their way to the Federal Trust Company. The Back Bay went directly to the Federal Trust Company on September 9, 1922. The Oceanic National went to the Metropolitan Trust Company, which up to 1915 had been the First

Ward National Bank, on February 18, 1922. The Metropolitan Trust Company was taken over by the Federal Trust Company in the same year and at about the same time as the Back Bay National went to the Federal.

Early in 1923, the Federal Trust Company, which by this time represented several merged institutions, was converted into a National Bank, receiving its charter on March 20.

The bank movements and the transfers back and forth from National to State banking fields, were somewhat complicated at this time and may appear confusing. The Haymarket National was converted into a trust company in 1922, after having been in existence only two years, and immediately was merged with the Massachusetts Trust Company, which in 1926 became a National Bank and was absorbed in that year by the Atlantic National.

The Commonwealth Trust Company, which has been mentioned previously, gave up its State charter and became a National Bank on May 21, 1923, then merging with what was the Fourth-Atlantic National. The name was changed to the Commonwealth-Atlantic National Bank, and shortened in the following year to the Atlantic National, which is one of the existing banks at the present writing.

The International Trust Company, which was established in 1879, surrendered its State charter on June 15, 1923, and was taken over by the First National Bank. This institution, which also has been previously mentioned, had absorbed the Lincoln Trust Company in 1914, the Dorchester Trust Company, the Old South Trust Company and the Hyde Park Trust Company in 1921, and the Market Trust Company, formerly the National Market Bank of Brighton, in 1922.

The South Boston Trust Company became a National Bank on April 20, 1923, for the purpose of becoming absorbed by the Federal National Bank, which had itself left the State field only one month earlier.

The year 1924 saw no changes in the National banks, but in 1925, the National Union Bank, the second oldest banking institution in Massachusetts, left the National field and was merged with the State Street Trust Company. Originally formed as the Boston Tontine Association, a quasi-bank with insurance features, it received its charter from the State in 1792, the certificate of incorporation being signed by John Hancock, first Governor of Massachusetts.

The last of the mergers up to the time this brief history was written, came in 1926, when the Massachusetts Trust Company (the second institution to bear that name) left the State field and was merged with the Atlantic National Bank.

So confusing do these bank changes appear, perhaps, as recorded year by year, that an alphabetical list of all of the National banks, with

the original date of incorporation, and showing where each bank went to, has been prepared as follows:

Incorporated.	Name	Disposition.
1903—	American National	Failed, 1905.
*1828—	Atlantic National	Existing Bank. Merged with Fourth National, 1912. Absorbed People's National, 1922. Consolidated with Commonwealth Trust Co., 1923. Absorbed Boylston National, 1923. Absorbed Massachusetts Trust Co., No. 2, 1926.
1833—	Atlas National	Consolidated with Webster National as Webster and Atlas National, 1904.
1918—	Back Bay National	Absorbed by Federal Trust Co., 1922.
1851—	Blackstone National	Absorbed by Shoe and Leather National, 1900.
1832—	Blue Hill National	Moved to Milton, 1882.
1853—	Boston National	Absorbed by National Shawmut, 1898.
*1921—	Boston National (New)	Existing Bank.
1845—	Boylston National	Absorbed by Atlantic National, 1923.
1828—	National Brighton	Liquidated Voluntarily, 1882.
1853—	Broadway National	Failed, 1899.
1825—	Bunker Hill National	Absorbed by City Trust Co., 1906. Sold to American Trust Co., 1910.
1873—	Central National	Failed, 1902.
*1919—	Citizens National	Existing Bank (absorbed by National Shawmut, 1927).
1822—	City National	Absorbed by Eliot National, 1898.
1873—	Colonial National	Name changed from Manufacturers National, 1898. Became Commonwealth Trust Co., 1904.
1822—	Columbian National	Absorbed by National Shawmut, 1898.
1850—	National Bank of Commerce	Absorbed by Merchants National, 1914.
1888—	Commercial National	Merged with Security National, 1922, as Commercial Security National.
*1922—	Commercial Security National	Existing Bank.
1871—	National Bank of the Commonwealth	Absorbed by National Shawmut, 1901.
1860—	Continental National	Consolidated with Manufacturers National, 1898.
1822—	Eagle National	Absorbed by National Shawmut, 1898.
1872—	Eleventh Ward National	Failed 1878.
1853—	Eliot National	Absorbed by National Shawmut, 1912.
*1924—	Engineers National	Existing Bank. Organized as Brotherhood of Locomotive Engineers National Bank.
1865—	Everett National	Absorbed by Shoe and Leather National, 1898.
1847—	Exchange National	Absorbed by National Shawmut, 1906.
1851—	Faneuil Hall National	Absorbed by Beacon Trust Co., 1909.
*1923—	Federal National	Originated as Federal Trust Co., 1899. Became National Bank, March 20, 1923. Existing Bank. Absorbed Mechanics Trust Co., 1909. Absorbed Back Bay National, 1922. Absorbed Metropolitan Trust Co., 1922. Absorbed South Boston Trust Co., 1923.
*1859—	First National	Existing Bank. Merged with Massachusetts National, 1903. Absorbed National Bank of Redemption, 1904. Absorbed International Trust Co., 1923.
1873—	First Ward National	Became Metropolitan Trust Co., 1915.
1875—	Fourth National	Merged with Atlantic National, 1912.
1836—	Freemans National	Absorbed by National Bank of the Republic, 1907.
1824—	Globe National	Failed, 1899.
1832—	Hamilton National	Absorbed by National Shawmut, 1898.
1898—	National Hamilton	Absorbed by Fourth National, 1902.

Incorporated.	Name	Disposition.
1831—Hancock National		Name changed from Trader's National, 1893. Absorbed by Mercantile Trust Co., 1897.
1920—Haymarket National		Absorbed by Massachusetts Trust Co., 1922.
1858—Hide and Leather National...		Absorbed by State National, 1901.
1853—Howard National		Absorbed by National Shawmut, 1898.
1883—Lincoln National		Absorbed by Central National, 1898.
1873—Manufacturers National		Merged with Continental National, and name changed to Colonial National, 1898. Became Commonwealth Trust Co., 1904.
1832—Market National		Absorbed by National Shawmut, 1898.
1854—National Market of Brighton.		Became Market Trust Co., of Brighton, 1912. Absorbed by International Trust Co., 1922.
1784—Massachusetts National		Merged with First National, 1903.
1854—Maverick National		Failed, 1891.
1836—Mechanics National		Became Mechanics Trust Co., 1905.
1875—Merchandise National		Name changed to Winthrop National, 1890.
*1831—Merchants National		Existing Bank. Absorbed State National, 1912. Absorbed National Bank of Commerce, 1914. Absorbed Winthrop National, 1915. Absorbed Old Boston National, 1916.
1875—Metropolitan National		Absorbed by Atlantic National, 1909.
1854—Monument National		Absorbed by Bunker Hill National, 1905.
1860—Mount Vernon National		Absorbed by Boylston National, 1905.
1813—New England National		Merged with South End National and became Hamilton Trust Co., 1913. Absorbed by Commonwealth Trust Co., 1914.
1825—North National		Absorbed by National Shawmut, 1898.
1850—Nat'l Bank of North America.		Absorbed by National Shawmut, 1898.
1921—Oceanic National		Absorbed by Metropolitan Trust Co., 1922.
1803—Old Boston National		Absorbed by Merchants National, 1916.
1877—Pacific National		Failed, 1882.
1833—People's National		Absorbed by Atlantic National, 1922.
1858—National Bank of Redemption.		Absorbed by First National, 1904. Absorbed Everett National, 1898. Absorbed Blackstone National, 1900. Absorbed Shoe and Leather National, 1901.
1860—National Bank of the Republic..		Absorbed by National Shawmut, 1908.
1859—Revere National		Absorbed by National Shawmut, 1898.
*1853—National Rockland		Existing Bank.
*1833—Second National		Existing Bank. Absorbed Suffolk National, 1903.
1867—Security National		Merged with Commercial National as Commercial Security National, 1922.
*1836—National Shawmut		Existing Bank. Absorbed Columbian National, 1898. Absorbed National Eagle, 1898. Absorbed North National, 1898. Absorbed Hamilton National, 1898. Absorbed Market National, 1898. Absorbed National Bank of North America, 1898. Absorbed Howard National, 1898. Absorbed Revere National, 1898. Absorbed Boston National, 1898. Absorbed National Bank of the Commonwealth, 1901, and Third National. Absorbed National Exchange, 1906. Absorbed National Bank of the Republic, 1908. Absorbed Eliot National, 1912. Absorbed Citizens National, 1927.
1836—Shoe and Leather National ...		Absorbed by National Bank of Redemption, 1901.
1890—South End National		Merged with New England National to become Hamilton Trust Co., 1913.

Incorporated.	Name	Description.
1811—	State National	Absorbed by Merchants National, 1912.
1818—	Suffolk National	Absorbed by Second National, 1903.
1864—	Third National	Absorbed by National Shawmut, 1901.
1831—	Traders National	Name changed to Hancock National, 1893.
1814—	Tremont National	Absorbed by Eliot National, 1898.
1792—	National Union	Merged with State Street Trust Co., 1925.
1825—	Washington National	Absorbed by Suffolk National, 1902.
1853—	Webster National	Merged with Atlas National, 1904, as Webster and Atlas National.
*1904—	Webster and Atlas National ..	Existing Bank.
1875—	Winthrop National	Name changed from Merchandise National, 1890. Absorbed by Merchants National, 1915.

*Asterisk denotes twelve existing National banks. (Number reduced to eleven in 1927, since this record was compiled, when National Shawmut absorbed the Citizens National Bank.)

The twelve National banks existing in Boston at the beginning of 1927 had a total capital of \$46,650,000, with total resources of \$996,993,800, deposits of \$769,186,600, and surplus and profits amounting to \$53,025,740.

A statement of these banks is as follows:

BOSTON NATIONAL BANKS—January 1, 1927.

Bank.	Paid-in Capital.	Total Resources.
Atlantic National Bank	\$6,000,000	\$138,648,700
Boston National Bank	400,000	5,119,980
†Citizens National Bank	750,000	9,901,890
Commercial Security National Bank.....	500,000	7,171,920
Engineers National Bank	500,000	4,388,640
Federal National Bank	1,500,000	31,815,830
First National Bank	20,000,000	411,676,050
Merchants National Bank.....	3,000,000	74,041,680
National Rockland Bank	1,000,000	25,547,220
*National Shawmut Bank	10,000,000	226,629,840
Second National Bank	2,000,000	46,594,010
Webster & Atlas National Bank.....	1,000,000	15,458,040
	<hr/>	<hr/>
	\$46,650,000	\$996,993,800

BOSTON NATIONAL BANKS—January 1, 1927.

Bank.	Surplus and Profits.	Total Deposits.
Atlantic National Bank	\$4,568,890	\$111,642,270
Boston National Bank	127,610	3,921,030
†Citizens National Bank	485,020	8,172,680
Commercial Security National Bank.....	381,080	6,047,690
Engineers National Bank	76,110	3,550,180
Federal National Bank.....	509,710	27,834,700
First National Bank	24,307,190	308,665,990
Merchants National Bank.....	6,160,510	57,263,130
National Rockland Bank	2,622,720	21,811,500
National Shawmut Bank	8,099,350	171,693,050
Second National Bank.....	4,438,490	36,558,380
Webster & Atlas National Bank.....	1,249,060	12,026,000
	<hr/>	<hr/>
	\$53,025,740	\$769,186,600

†Absorbed by National Shawmut Bank, 1927, since this record was compiled.

*Early in 1927 the National Shawmut Bank increased its capital to \$15,000,000.

A brief history of several representative Boston National Banks follow:

The First National Bank—Not only is the First National Bank of Boston the city's oldest financial institution and its largest, but it is the fifth largest national bank in the United States, and maintains a worldwide banking organization. Its history dates back to Revolutionary days, for it was the Massachusetts Bank, founded in 1784, which in 1903 merged with what was then known as the First National Bank, which, in turn, had been the Safety Fund Bank, organized in 1859, and the first of the State banks to receive a charter under the National Banking Law, on February 1, 1864. The merged bank continued under the name of the First National.

The Massachusetts Bank, the ancestor of the present First National, was a remarkable institution, being the second bank in the country, as has been previously shown. John Hancock was one of the five petitioners for its charter. James Bowdoin, second Governor of the Commonwealth of Massachusetts, was its first president. It conducted its business in the old Manufactory House in Tremont Street until 1806. From that year until 1872, having become a national bank in the meantime, it occupied quarters at 53 State Street.

In 1827 the Massachusetts Bank made its first report to the State, recognizing the authority of the Bank Commissioner to require a statement of its condition. That report, as shown in a history of the First National Bank of today, showed a capital of \$800,000, a surplus of \$61,000, and deposits of \$350,000. On May 1, 1865, the Massachusetts became a national bank and continued to prosper. It observed its centennial in 1884, but during the panic of 1893 it encountered a series of misfortunes, which continued until the opening of the twentieth century.

By 1900 the deposits in the bank had shrunk to less than \$1,000,000, but it was in that year that the bank sought and obtained the services of John W. Weeks, the late Secretary of War in the cabinets of Presidents Warren G. Harding and Calvin Coolidge. Mr. Weeks, who had a recognized genius for organization and ability to inspire confidence, so strengthened the institution that within two years he had increased the deposits to more than \$6,000,000. As an assistant, Mr. Weeks selected Daniel G. Wing, who succeeded him just before the merger with the First National Bank in 1903.

Mr. Wing continued as president of the bank after the merger, and it was under his leadership, in 1904, that the First National Bank absorbed the National Bank of Redemption, which had previously merged with the Everett, Blackstone, and Shoe & Leather National banks. In

1908, the growth of the bank had been so rapid, larger quarters became necessary, and a new bank building was erected at 70 Federal Street. In 1912 still further expansion made necessary a ten-story addition to this building.

By 1915 the deposits of the bank were close to the \$100,000,000 mark. In 1917 the First National opened its pioneer foreign branch at Buenos Aires, Argentina, making the most of the opportunity presented by the expansion of the trade of the United States with South American countries, when their trade with Europe was brought to a standstill. This branch has become the most important branch of any United States bank in South America, and owns and occupies the finest commercial building on the continent.

As a result of conditions created by the war, the First National Corporation was organized, with the entire \$1,000,000 capital owned by the bank, to take over and develop the growing business in acceptances and Government bonds, to build up a discount market and to carry on similar operations. Branches of the corporation were opened in New York, Chicago, Detroit, Cleveland, Philadelphia and Baltimore. So vastly was the business of the corporation built up that a single day's turnover in Government bonds of from \$25,000,000 to \$50,000,000 became not uncommon.

In 1923 the bank opened another foreign branch in Havana, Cuba, and representatives were also established in London, Paris and Berlin. In that same year the First National absorbed the International Trust Company, with its seven branches in Greater Boston. On January 12, 1926, Mr. Wing became chairman of the board of directors of the bank, and was succeeded as president by Clifton H. Dwinnell.

The vice-presidents are as follows: B. W. Trafford, C. F. Weed, Channing H. Cox (Governor of Massachusetts from 1920 to 1924), Charles E. Spencer, Jr., P. E. Presbrey, Olaf Olsen, J. D. Brennan, W. F. Benkiser, George W. Hyde, Edwin R. Rooney, D. A. de Menocal, Charles F. Mills, W. O. LeFavre, R. G. Emerson, T. W. Murray, H. E. Bothfield and A. F. Hayden.

The tremendous growth of the First National Bank resulted in its building and occupying on Milk Street late in 1924 one of the finest bank buildings in the United States. The bank building at 70 Federal Street, which it built in 1908, and the adjoining office structure, built in 1912, were sold in May, 1925, to Lee, Higginson & Company, one of the leading firms of investment bankers in the country.

At the beginning of 1927, with a capital of \$20,000,000, the First National had total resources of \$411,676,050, surplus and profits, \$24,307,190, and total deposits, \$308,665,990.

***The National Shawmut Bank**—Second in size among Boston's banks, and one of the truly great financial institutions of the country, is the National Shawmut Bank, which led the way in 1898 in the sweeping consolidation movement which was responsible for the reducing of the large number of banks and the building up of a small number of powerful banking institutions.

On May 6, 1836, in the famous Exchange Coffee House of Boston, what was later to become known as the Shawmut Bank was organized as the Warren Bank. In April of the following year the change in name was made, the directors believing that a name of broader significance and more pronounced individuality would have a greater potential value. Hence, the selection of "Shawmut," which was the Indian name of the place which became Boston.

In a brochure concerning itself, the bank calls attention that the period in which it was established, the decade from 1830 to 1840, "witnessed the beginning of Boston's trade with India; the building of the Boston and Providence, the Boston and Lowell, the Boston and Worcester, and the Eastern railroads; the beginning of the Boston and Albany Railroad; the establishment of the Cunard, the first transatlantic line, between Liverpool and Boston, and extraordinary expansion of the cotton manufacturing industry."

On April 7, 1864, the Shawmut was incorporated as a national bank, with a capital of \$750,000, which was later increased to \$1,000,000. Its original capital, at the time of its organization as the Warren Bank, was \$500,000. For thirty-four years the bank continued to prosper, its capital remaining at \$1,000,000.

In October of 1898 the Shawmut National "became the nucleus of a momentous consolidation designed to decrease materially the number of Boston banks, and to found an especially strong and efficient financial organization to meet the advancing requirements of New England business." In this consolidation movement the National Shawmut took over a total of nine national banks—the Columbian, the National Eagle, the North, the Hamilton, the Market, the Bank of North America, the Howard, the Boston, and the Revere. The capital of the bank was increased to \$3,000,000, and the name was changed from the Shawmut National to the National Shawmut Bank.

In November, 1901, the National Bank of the Commonwealth was added, and in the following December the Third National Bank. On April 6, 1908, the National Shawmut continued its expansion by taking over the Republic National Bank, and on October 24, 1912, the Eliot

*The National Shawmut Bank absorbed its fourteenth financial institution, the Citizens National Bank, in 1927, after this history had been compiled.

National Bank was added, making a total of thirteen national banks of Boston which had terminated their corporate existences and had their business and resources taken over by the National Shawmut.

Several of these banks were among the oldest institutions in the city, the date of incorporation in each instance being as follows: Columbian, 1822; Eagle, 1822; North, 1825; Hamilton, 1832; Market, 1832; North America, 1850; Howard, 1853; Boston, 1853; Revere, 1859; Commonwealth, 1871; Third, 1864; Republic, 1860, and Eliot, 1853.

The capital of the bank was increased in the course of these consolidations, and at the beginning of 1927 was \$10,000,000. Early in 1927, however, it was voted to increase the capital to \$15,000,000, one of the reasons for the increase being that the Shawmut Corporation, which is owned entirely by the bank and does a large business in general securities, bankers' acceptances and Government bonds, needed additional capital.

Originally the bank was located in small quarters on State Street, at the corner of Merchants Row. From 1836 to 1870 it remained on State Street, successively at 72, 39, 41, and 20, then moving to 60 Congress Street, at the corner of Water Street. It was burned out in this location in the great fire of 1872, and went back to State Street, No. 43, during the rebuilding period. Its growth and consolidations necessitated larger quarters, and its present Water Street building was completed and occupied in 1907. The building was extensively remodelled and a large addition erected, which was occupied in 1923.

Walter S. Bucklin is president of the National Shawmut Bank, and the vice-presidents are Frank A. Newell, Louis J. Hunter, John Bolinger, Edward A. Davis, Frederick A. Carroll, Norman I. Adams, Frank C. Nichols, George E. Pierce, Christopher L. Billman, Frederick E. Jackson, Ernest H. Moore, Leon H. White, R. Edwards Chambers and James E. Ryder. Mr. Ryder is also the cashier of the bank.

At the beginning of 1927, with the capital at \$10,000,000, before it had been increased to \$15,000,000, the total resources amounted to \$226,629,840, the surplus and profits, \$8,099,350, and the deposits, \$171,693,050.

The Atlantic National Bank—The oldest National bank in Boston in point of having retained its original name and operated under its original charter, is the Atlantic National Bank, which is also third in size, being outranked in this respect only by the First National and National Shawmut banks.

The Atlantic started as a State bank in 1828, with a paid-in capital of \$500,000. It became a National bank on February 1, 1865, and its capital was increased to \$750,000 in 1870. In 1912 the Fourth National Bank, which was organized in 1875 and had absorbed the National Ham-

ilton Bank in 1902, was merged with the Atlantic National to form the Fourth-Atlantic National Bank. The deposits of the combined institutions amounted to about \$13,000,000.

Herbert K. Hallett, who had been the bank's president since 1904, became president of the new institution. By 1921 the deposits had increased to about \$25,000,000, and the bank's capital, which by the merger amounted to \$1,500,000, had been increased to \$2,000,000 by a stock dividend in 1920.

In 1922 the People's National Bank of Roxbury, which was originally organized in 1833, was acquired by the Fourth-Atlantic National, which brought the deposits to \$36,000,000. In 1923 a consolidation was effected between the Fourth-Atlantic National and the Commonwealth Trust Company to form the Commonwealth-Atlantic National Bank, with a capital of \$4,500,000. Mr. Hallett became chairman of the board of directors, and was succeeded as president by George S. Mumford, who had been president of the Commonwealth Trust Company.

Two weeks after this consolidation was put through, the bank acquired the Boylston National Bank, and the deposits at the end of the year 1923 were in excess of \$80,000,000. The Boylston National had been organized in 1845, became a National Bank on December 1, 1864, and is the bank which sustained the notorious robbery of 1869, previously referred to. On January 30, 1926, the Massachusetts Trust Company was acquired, but the name of the bank had been shortened in 1924 to the Atlantic National Bank, by which it is known today, and the capital had been increased in 1925 from \$5,000,000 to \$6,000,000.

The old Atlantic Bank, because of its location in the market district of the city and State Street, early became identified with the market business, and as the old Fourth National was similarly located, the institution today has more of the market business, it states, than any other bank in the city. Boston is divided into distinct trade districts, and by its various consolidations the bank has acquired an exceptionally well-balanced business.

At the present writing Mr. Mumford continues as president, with Mr. Hallett as chairman of the board of directors, and Edgar R. Champlin as vice-chairman. The vice-presidents are Arthur P. Stone, Arthur W. Haines, Waldron H. Rand, Jr., Charles W. Bailey, Stephen W. Holmes, Russell B. Spear, Charles W. Varey, Arthur R. Smith, Charles E. Valentine, George H. Corey, Almon W. Blake, Elmer A. Stevens and Arnold Whittaker.

On January 1, 1927, the deposits of the bank amounted to \$111,642,270, the surplus and profits to \$4,568,890, and the total resources had reached \$138,648,700.

The Merchants' National Bank—Fourth in size among Boston's National banks is the Merchants' National, which was originally chartered as a State bank in March, 1831, and which opened its doors in July of the same year. Its first published statement, made in October, 1831, showed deposits of \$350,000, a capital of \$500,000 and total resources of \$1,065,000. The original capital was increased from time to time, until just before the Civil War it was \$4,000,000.

When the National Bank Act became operative in 1863 the officials of the bank immediately moved to place its prestige and resources, as one of the best known banks in the country and the largest bank in New England, in support of the new system, and thus aid the Government in the prosecution of the Civil War. There was unavoidable delay in obtaining a National bank charter, however, as a considerable portion of the bank stock was held abroad.

The foreign stockholders, distrusting the ability of the Federal Government to survive the war, opposed the conversion of the institution into a National bank. The difficulty finally was overcome by an Act of the Massachusetts Legislature, reducing the capital to \$3,000,000, and retiring the shares held abroad, at a premium. The bank then became converted over into a National bank on July 18, 1864.

Franklin Haven, who was the bank's first cashier, became its president in 1837. He resigned in 1883, and was succeeded by his son, Franklin Haven, Jr., who continued as president until his death in 1908. Thus the name of the Merchants Bank and of Franklin Haven had been synonymous for more than three-quarters of a century.

Although the close of the nineteenth century saw the beginnings in the era of bank consolidations in Boston, it was not until 1912 that the Merchants National sought to expand by this means. In that year it added the business of the State National Bank and its personnel, to its growing institution. The State National was one of the old Boston banks, having been incorporated in 1811, and changed to a National bank on May 1, 1865. Two years later, in 1914, the National Bank of Commerce, founded in 1850 and changed to a National bank on November 17, 1864, was added. In 1915 the Winthrop National Bank, founded as the Merchandise National in 1875, but which had changed its name to the Winthrop National in 1890, became a part of the Merchants National.

A direct connection with the earliest banking days of the State was established in 1916, when the Old Boston National Bank was consolidated with the Merchants National. The Old Boston National was founded as the Boston Bank, under State charter in 1803. Of its original capital of \$1,800,000, one-third was held by the State. The bank's charter expired in October, 1812, and it was rechartered with the same capital

and under the same arrangement. In February of 1817 the bank bought out the State's interest, reducing its capital to \$1,200,000. This was subsequently reduced to \$600,000, and then \$300,000 was added, making the capital \$900,000 at the time of the Civil War. When it became a National bank in December, 1864, it paid an extra dividend of twenty percent, and a similar amount a year later.

The first location of the Merchants Bank was at No. 87 State Street, but the bank grew so rapidly that new quarters were soon needed. President Andrew Jackson's attacks on the United States Bank resulted in Congress refusing to grant a renewal of its charter, which made available the United States Bank's branch building at No. 28 State Street. This was purchased by the Merchants Bank for \$82,500. Adjoining lots of land were purchased later, and in 1857 the granite building familiar to Bostonians for a half a century, was erected. It was demolished in 1912 to make way for the bank's present building.

With the exception of construction periods, the bank has occupied its present site continuously since 1837, a period of ninety years. During the World War the Merchants National Bank aided the Government in every possible way, and subscribed for nearly \$50,000,000 of United States Government securities, in addition to supplying its customers with all reasonable credit.

Alfred L. Ripley is the president of the institution, and the vice-presidents are A. P. Weeks, E. H. Gleason, George B. Bacon, C. J. Swenson, John N. Eaton, and Frederick C. Waite. At the beginning of 1927, with a capital of \$3,000,000, the total resources of the Merchants National amounted to \$74,041,680, its surplus and profits, \$6,160,510, and its deposits \$57,263,130.

The Webster and Atlas National Bank—The Webster and Atlas National Bank was created in 1904 by the merger of two historic old Boston institutions, both of which originated under State charter and had survived the panics of the city's early banking history. The oldest of the two was the Atlas, which was founded in 1833, with a capital of \$500,000. Heading the list of stockholders was Samuel Adams Wells, president of the old Atlas Insurance Company, and a grandson of Samuel Adams. Others included in the list of founders were Edward Eldredge, James Harris, Phineas Sprague, John Borland, Edward Cruft, Robert Edes, B. A. Gould, Bradford Lincoln and Richard Fletcher.

When the institution was only four years old, the panic of 1837 developed from the tremendous over-issue of paper currency by the banks of the country, much of which had little or no value. The bank successfully withstood the demands of the time, and when the National Bank



LOWER MUNICIPAL BOSTON, SHOWING WATERFRONT AND CUSTOM HOUSE TOWER

FARCHILD AERIAL SURVEYING CO. N.Y.C.

Act was passed became converted into a National bank on February 1, 1865.

The old Webster Bank was incorporated in 1853, shortly after the death of Daniel Webster, by a group of friends who desired to perpetuate his name. The incorporators were William Thomas, who became its first president, George B. Upton, Albert Fearing, William B. Bacon, James M. Beebe, William A. Crocker, John H. Forbes, H. H. Hunnewell, George H. Kuhn, L. W. Tappan and William F. Weld.

Like the bank with which it was to merge years later, the Webster was called upon to weather a panic—that of 1857—when it was only four years old. There were 253 failures in Boston during this panic, with liabilities of \$41,000,000, which gives some idea of the situation at the time. The bank survived, however, and became a National bank on September 1, 1865, continuing with its original capital of \$1,500,000.

When the banks merged in 1904, the new institution started with a capital of \$1,000,000, and with John P. Lyman as president. Mr. Lyman died in 1914, and was succeeded by Amory Eliot, who later became chairman of the board of directors and was succeeded by Raymond B. Cox as president.

The Webster & Atlas National has enjoyed a steady, conservative growth. Its deposits were less than \$4,000,000 at the time of the merger, and had grown to \$12,026,000 on January 1, 1927. At that time, with the capital remaining the same, the total resources were \$15,458,040, and the surplus and profits amounted to \$1,249,060.

Joseph L. Foster, vice-president and cashier of the institution, has been with it for more than half a century. The other officers include Edward M. Howland, vice-president; Henry B. Kingman, vice-president; Addison L. Winship, vice-president; Frank B. Butts, assistant cashier; Arthur W. Lane, assistant cashier, and Harold A. Yeames, assistant cashier.

The National Rockland Bank—The National Rockland Bank was founded as a State bank in Roxbury in 1853, and still occupies as a branch its original site at No. 2343 Washington Street. Its original capital of \$100,000 was increased to \$300,000 when it became a National bank on January 1, 1865. In the seventy-four years of its history it has had but four presidents.

In April, 1925, the bank moved its headquarters downtown, to No. 50 Congress Street, and since that time the growth of the institution has been little short of phenomenal. On April 6, 1925, its deposits were \$8,842,525. In less than three months, to June 30, of the same year, the deposits had grown to \$14,299,438, an increase of 61.7 per cent. Meanwhile the bank's capital had been increased from \$300,000 to \$1,000,000.

On April 12, 1926, the deposits were \$21,525,529, so that one year after making the change, the deposits had grown 143.4 per cent.

Frederic W. Rugg, president of the National Rockland, entered the bank as a boy in 1880, and worked his way up through the various positions until he became the head of the institution in 1907. The other officers are Robert B. Rugg, vice-president; Anselm L. Bacon, vice-president; Harrie I. Brett, vice-president and cashier; Gordon M. Crowe, Assistant cashier; Harrison E. Deyo, assistant cashier, and Percy E. Tryder, assistant trust officer.

On January 1, 1927, with a capital of \$1,000,000, the bank had total resources of \$25,547,220, deposits amounting to \$21,811,500, and undivided profits of \$2,622,720, together with surplus.

***The Citizens National Bank**—The Citizens National Bank is one of the younger institutions of Boston, which has shown a healthy development, however, almost from its start. It received its charter and opened for business on June 19, 1919, with Guy Andrews Ham as president. Mr. Ham, who had served for fifteen years as president of the Stoughton Trust Company, eleven years as president of the Canton Trust Company, and was director in many institutions, died in May, 1926.

The deposits of the bank on January 1, 1920, six months after the bank opened, were \$1,669,670. A steady annual growth followed, with the result that on January 1, 1927, the deposits had increased to \$8,172,680. On that date, with a capital of \$750,000, its total resources amounted to \$9,901,890, and its surplus and profits were \$485,020.

For a brief space after Mr. Ham's death, the office of president was filled by his brother, Harry H. Ham, senior member of the law firm of Ham, Willard and Taylor. He then resigned and accepted the office of chairman of the board of directors. Frank DeW. Washburn was elected president of the Citizens National on September 21, 1926. He was formerly president of the Haymarket National Bank, and a director of the Massachusetts Trust Company.

The bank has a main office at 179 Summer Street, almost opposite the South Terminal Station, and has the distinction of being the only bank in Boston which keeps its savings department open from 8:30 A. M. to 6 P. M. daily, including Saturdays, which is a distinct accommodation to the thousands of commuters who pass its doors each day. Banking rooms are also maintained at No. 148 State Street, which is in the heart of the financial and market districts. In addition to its other departments, it has Vacation and Christmas Clubs with about 13,000 members.

The Federal Reserve Bank of Boston—The Federal Reserve Bank of Boston, which serves Federal Reserve District No. 1, comprising all of

*Absorbed by National Shawmut Bank, 1927, since this history was compiled.

the New England States with the exception of Fairfield County in Connecticut, which is in the second or New York District, was organized on May 18, 1914, and began operations on November 16 of the same year, along with the other eleven regional banks of the country. It has proved to be a great boon to the National and commercial banks of New England through its primary functions—the rediscounting of commercial paper or making loans to member banks, providing elastic currency and through open market operations. Nor are these the only benefits derived from it, for through its connections with the other eleven Federal Reserve banks, it has become a Nation-wide clearing house for check collections, for the collection of notes, drafts, bonds and coupons, for arranging exchange and transfer drafts, for the wire transfer of funds. It supplies coin and currency to member banks on their orders, acts as custodian of securities, maintains foreign agencies and is the fiscal agency of the government.

In its first report the Boston institution described the conditions which it found when it opened on November 16, 1914. "There was outstanding in this district on that date," the report states, "about \$31,000,000 of emergency currency, consisting of Aldrich-Vreeland notes and clearing house certificates. The Boston banks showed a deficit with their reserve agents and only a moderate excess in cash. The comptroller's call of October 31, 1914, showed bills payable and notes rediscounted of about \$6,000,000, most of this being borrowed by the country banks. At the date of the call many of these banks were running below their reserves and the total surplus reserve of the banks in the district was abnormally low. Money rates were high. Demand money to brokers ranged from $5\frac{1}{2}$ to 7 percent, and the commercial borrower was obliged to pay 6 per cent and even higher for accommodation up to six months. Member banks were restricting their own customers and were out of the market for outside paper.

"The Boston Stock Exchange was closed except for dealings through a committee, and only limited transactions were allowed. The associated banks of Boston were paying balances through the Boston Clearing House in clearing house certificates and bank notes. Within a few days after the opening of the Federal Reserve Bank, call money was lending at $4\frac{1}{2}$ to 5 percent, and commercial paper was moving fairly freely at $5\frac{1}{2}$ to 6 percent. The new reserve requirements, which went into effect at the date of the opening of the bank, were materially felt throughout the district."

Temporary banking rooms were obtained at No. 101 Milk Street, and vaults were hired from the New England Trust Company. By-laws had been adopted on November 5, 1914. The first payment on capital stock was received at the subtreasury on November 2, and amounted to \$1,618,924.99. The first Federal Reserve notes arrived and were stored at the

Boston subtreasury until permanent vaults were made ready for occupancy.

The instructions to open on November 16 were received from the Secretary of the Treasury, and on this date the first payment of reserves was received at the subtreasury, amounting to about \$15,000,000, of which \$9,300,000 was paid in gold, as requested by members of the Federal Reserve Board. There were 439 member banks on the date of opening.

Before listing the first officers of the bank, it is perhaps desirable to first show what the Federal Reserve System is, how it functions, what the personnel consists of, and how the officers are selected. Krickel K. Carrick, secretary of the Federal Reserve Bank of Boston, in a brochure prepared in 1926, concisely describes the system as follows:

"Listing them in the order in which they will be treated here, it may be said that (1) the Federal Reserve Board, (2) the Federal Advisory Council, (3) the Federal Reserve Banks, and (4) the Member Banks, make up the Federal Reserve system, created to achieve the various purposes of the Federal Reserve Act, passed by Congress in 1913 and approved on December 23, of that year.

"The function of the Federal Reserve Board may be best summed up by the statement that the Board is the supervisory and governing body of the system. It is composed of eight members; two members, the secretary of the treasury and the comptroller of the currency, are members ex-officio and the other six members are appointed by the President for terms of ten years each. The President, in selecting the six appointive members, is required to have due regard to the financial, agricultural, industrial and commercial interests and the geographical divisions of the country, and no two appointive members may be from the same Federal Reserve district. Many specific grants of authority are conferred upon the board, such as the power to require the writing off of doubtful or worthless assets of the Federal Reserve banks, to remove for cause any officer or director of a reserve bank, and many other important powers mentioned elsewhere in connection with the organization and operations of Federal Reserve banks. In addition, the board is empowered 'to exercise general supervision' over the Federal Reserve banks, a grant of power which constitutes simply a right through general oversight and inspection to see that the Federal Reserve banks operate in accordance with the provisions of law rather than responsibility for the detail management of the banks. While the board formulates credit policies in general, it does not pass on individual credit applications, that function being performed by the directors of the banks and their authorized officers and agents.

"The Federal Advisory Council is composed of twelve members, one from each Federal Reserve district, appointed by the board of directors

of the Federal Reserve bank of the district. The Council is required to meet in Washington at least four times each year and oftener if called by the Federal Reserve Board, and it acts, as the name implies, in an advisory capacity, conferring directly with the board on general business conditions and making recommendations concerning matters within the board's jurisdiction and the general affairs of the system.

"The country is divided geographically into twelve Federal Reserve districts and in each district there is a Federal Reserve bank, named for the city where located. The first Federal Reserve district consists of the New England States, with the exception of Fairfield County in Connecticut, which is in the second or New York district, and the bank, being in Boston, is called the Federal Reserve Bank of Boston. The other reserve banks are located at New York, Philadelphia, Cleveland, Richmond, Atlanta, Chicago, St. Louis, Minneapolis, Kansas City, Dallas and San Francisco, each of them with the exception of Philadelphia and Boston having one or more branches.

"Originally each Federal Reserve bank was chartered for twenty years from the date of its organization, but under an act of Congress approved February 25, 1927, each Federal Reserve bank has succession until dissolved by act of Congress or until forfeiture of franchise for violation of law. Each is a corporation separate and distinct from the other eleven reserve banks. It may make contracts, sue and be sued, appoint its officers and employees, adopt by-laws for the conduct of business, exercise all powers specifically conferred by law, exercise such incidental powers as necessary to banking within the limitations of the act, and issue its own bank notes. In all such acts, it is conducted under the supervision and control of a board of directors. That board performs the duties usually appertaining to directors and, save only as their powers are curtailed by the Federal Reserve Act or by specific grants of authority conferred upon the Federal Reserve Board by the act, the directors have the same powers as bank directors ordinarily possess. They appoint the officers, define their duties, fix the salaries of officers and employees subject to approval by the Federal Reserve Board, and from time to time, subject to review and determination of the Federal Reserve Board, establish rates of discount to be charged on each class of paper, etc.

"The board of directors is composed of nine members equally divided into three classes, which are designated by the letters A, B and C. The members or stockholding banks are divided by the Federal Reserve Board into three groups, each group being composed as far as possible of banks of similar size and each group choosing one class A director and one class B director. In other words, the member banks elect six of the nine directors. Class A directors must be representative of the stockhold-

ing banks and may be and usually are executive officials of member banks and obviously, since they represent banks, they represent the principal leading element in the community. Class B directors may not be officers, directors or employees of any bank and must be 'actively engaged in their district in commerce, agriculture or some other industrial pursuit,' so that they may naturally be expected to represent the borrowing element in the community. The three class C directors are appointed by the Federal Reserve Board and since they may not be either officers, directors, employees or stockholders of any bank, are representative of the public and its general economic interest. One of the class C directors has a dual capacity, being designated chairman of the board of directors and 'Federal Reserve agent,' in which latter capacity he is required to maintain an office of the Federal Reserve Board on the premises of the bank. Another of the class C directors is designated deputy chairman and exercises the powers of the chairman when necessary. The terms of office of all directors are three years, so arranged that the term of one director of each class expires each year.

"The officers of a Federal Reserve bank are much the same as in a commercial bank, the principal difference being that the chief executive officer of a Federal Reserve bank is called governor and his first assistant, deputy governor. The stockholders, the depositors and the services of the reserve banks will be described in turn.

"All National banks in existence when the Act was passed were given a certain period within which to determine whether they would become member banks by subscribing for stock in their district reserve banks, or discontinue operation under National charters. As a matter of record it should be noted that the National banks then in existence elected, in a spirit of open-mindedness and with conspicuously few exceptions, to subscribe for membership and, though some of them may not at first have been enthusiastic, they have since become staunch supporters of the system, of which they are the backbone. National banks since organized subscribe for stock at the time of organization. The amount of stock for which subscription is made is a sum equal to 6 percent of the subscribing bank's capital and surplus, and a bank which increases its capital and surplus after becoming a member is required to subscribe for additional stock in the same proportion. Under the regulations of the Federal Reserve Board, one half of each subscription must be paid in cash; the other half is subject to call by the board, but its payment has never been called. In addition to the National banks, there are many State banking institutions which are members. Any State bank or trust company which is of specified size may apply to the Federal Reserve Board for admission to the system and, subject to such conditions as the Board may prescribe, may be admitted to membership. Its application must be for the same

amount of stock as required of a National bank. The number of member banks of the entire system is approximately only one-third of the total number of banking institutions in the country, the latter number including mutual savings banks and similar institutions which are not eligible for membership; but the total member bank resources are about two-thirds of the total banking resources of the nation or three-quarters of the total commercial banking resources. These National and State bank members are the only stockholders in the Federal Reserve banks, and their capital stock subscriptions, just as in an ordinary bank, constitute the first source of funds with which the reserve banks operate.

"The second source of funds used by a Federal Reserve bank is in the reserve deposits of member banks. The country having found by experience that scattered reserves could not be of maximum usefulness, the Federal Reserve Act has brought about a pooling of such funds by requiring every member bank, National or State, to carry all of its legal reserve on deposit with its Federal Reserve bank. It may carry such money in its own vault as its officers think best, but the only money which now counts as legal reserve is that which is left with the reserve bank. However, since a pooled reserve need not be as large as one individually held, the original requirements of the act were reduced below the reserves required of a National bank before the system was started and later the act was amended so as to reduce still further the reserve required, partly because it was concluded that a lower reserve would suffice and partly to compensate member banks for inability to count cash in vault as reserve. To most member banks these two reductions meant that a large amount of funds was freed for them to loan or invest. The reserve which a member bank must now keep with its reserve bank is a sum equal to three percent of the member bank's time deposits plus seven, ten or thirteen percent of deposits payable on demand, depending on the location of the member bank. In the first Federal Reserve district, the percentage of demand deposits required is ten in the case of Boston banks and seven in the case of banks located elsewhere. These reserve deposits of member banks constitute, with the exception of a relatively small amount of government deposits and non-member clearing accounts and a comparatively insignificant amount of foreign bank accounts, the only deposits in a Federal Reserve bank, so that member banks are by way of being the only stockholders and practically the only depositors."

The major functions of a Federal Reserve bank have been mentioned and there is no reason to explain them here in detail. For those who have no knowledge of the Federal Reserve System, however, it should be mentioned that it was not established for purposes of profit-making. When a large volume of accommodation is extended to the member banks, however, it is inevitable that there will be substantial profits, and,

as Mr. Carrick points out, "that the reverse will be true when loans decrease, but the essential thing is reasonable accommodation to all member banks and if large profits result, they are incidental." Continuing, he states:

"The earnings of a Federal Reserve bank are used first for the payment of expenses. Then there is paid to member banks a six percent dividend on their paid-up bank stock, which is the only return member banks get from their contributions to the resources of the reserve banks. Under the law, member banks receive no interest on their reserve deposits. In passing it may be noted here that the member banks of the First Federal Reserve District have recognized that the payment of interest on reserves would be foreign to the character of a reserve bank. When expenses and dividends have been met, the remaining net earnings are credited to surplus until that equals the subscribed capital stock or when such a 100 percent surplus has been built up, then ten percent of the remaining net earnings are credited to surplus and the other ninety per cent are paid to the United States Government as a franchise tax. The franchise tax payments thus made to the government by the twelve banks, which under the law must be used either as additional reserve against U. S. notes ('greenbacks') or to reduce outstanding bonded indebtedness of the United States, have amounted, up to December 31, 1925, to over \$139,000,000."

The first directors of the Federal Reserve Bank of Boston were Frederic H. Curtiss, chairman and Federal reserve agent; Walter S. Hackney, vice-chairman and deputy Federal reserve agent; Thomas P. Beal, Boston; Charles G. Sanford, Bridgeport, Connecticut; Arthur M. Heard, Manchester, New Hampshire; Charles A. Morss, Boston; Edmund R. Morse, Proctor, Vermont; Charles G. Washburn, Worcester, and Allen Hollis, Concord, New Hampshire.

Upon organizing on May 18, 1914, the directors elected Alfred L. Aiken, president of the Worcester National Bank, as the first governor. Thomas P. Beal, president of the Second National Bank of Boston, consented to serve as deputy governor without compensation pending the need of an active officer. Florrinon M. Howe, assistant cashier of the Old Colony Trust Company of Boston was elected as cashier, and Ernest M. Leavitt as assistant cashier. Daniel G. Wing, president of the First National Bank of Boston, was elected as a member of the Federal Advisory Council.

The first trust company to be admitted to membership in the Federal Reserve Bank of Boston was the Old Colony Trust Company, on August 14, 1915. This institution subscribed for 7,200 shares of stock, making a payment of \$360,000, one-half of its subscription, and transferred to the bank a reserve of \$2,600,000. On January 1, 1916, the bank became fiscal

agent of the United States government. During the first six months of 1915 bankers' acceptances and municipal notes were the principal investments of the bank, while the rediscounting of commercial paper of the member banks forged ahead in the latter part of the year. At the end of 1915 there had been no surplus of earnings over expenses, but by the end of 1916 the surplus was sufficient to charge off all expenses of organization, furniture and fixtures and to pay a six percent dividend from November 2, 1914, to December 31, 1915.

On July 15, 1916, the bank inaugurated a system for the general collection of checks, similar to the system which had been in effect since 1900 in the so-called "foreign department" of the Boston Clearing House Association.

The end of the year 1917 found the Federal Reserve Bank of Boston with total resources of \$253,000,000 as compared with \$65,000,000 at the end of 1916. A dividend of six percent was paid up to December 31, 1917. As a result of an appeal by the President of the United States, on October 13, 1917, several of the State banks and trust companies joined the system, stating that they were doing so largely for patriotic reasons.

The year 1917 marked the floating of the first and second Liberty Loans. A minimum allotment of \$240,000,000 and a maximum of \$300,000,000 were fixed for the First Federal Reserve District, for the first loan. A total of \$332,447,000 was subscribed, but the final allotment was fixed at slightly over \$265,000,000. For the second loan the minimum was placed at \$300,000,000 and the maximum at \$500,000,000. While \$476,950,000 was subscribed, the final allotment was fixed at \$407,713,700. The total amount which the district actually loaned in these two first appeals was \$672,731,600, of which Boston supplied, as was to be expected, the major portion of the \$450,478,000 which came from Massachusetts.

Much of the work of the Federal Reserve Bank of Boston in 1917 consisted of financing the great war loans and in supplying the needs of local industries which were faced with unprecedented activities with the advent of the war. Twelve State banks were admitted during the year, among them being the American, Commonwealth, International and Metropolitan Trust Companies of Boston. The year also marked the resignation of Alfred L. Aiken as governor of the bank, to become president of the National Shawmut Bank. Charles A. Morss, of Boston, was elected to succeed him, and took office on December 20, 1917.

During 1918 the Federal Reserve Bank of Boston placed more than \$1,000,000,000 of government securities, treasury certificates, Liberty loans and war savings certificates in New England, and collected more than \$300,000,000 in Federal taxes. Where necessary this financing was done through rediscounts with the Federal Reserve Bank. For the Third

Liberty Loan, the New England quota was fixed at \$250,000,000 and \$354,537,250 or 141 percent, was the total actually received. For the Fourth loan, the quota was increased to \$500,000,000 and the amount actually received was \$632,221,850 or 126 percent.

The tremendous increase in the bank's business required far greater office accommodations than were to be had at the bank's headquarters at 53 State Street. Quarters were taken at 84 State Street, 131 State Street and 20 Kilby Street. Additional space was also acquired later at 53 and 84 State Street. The need of a large building became imperative and a building committee was created by the board of directors, which acquired for about \$1,000,000 a large parcel of property at 95 Milk Street, with a frontage of 63.51 feet on Post Office Square and 129 feet on Pearl Street. The committee then gave its attention to plans for the construction of a new building on this site.

During 1918 eighteen trust companies were admitted to the system, among them being the Beacon, Liberty, New England, State Street and United States Trust Companies of Boston. The earnings of the bank at the close of the year, after depreciation allowances were made, amounted to \$3,305,000.

The year 1919 marked the beginning of the readjustment period after the war, which was a sore trial financially. Government contracts were cancelled immediately after the armistice and many industries found themselves in a serious plight. Meanwhile the Fifth Liberty Loan was financed, the New England quota being \$375,000,000. A total of \$427,223,750 was actually received, being 113 percent, from 817,822 individual subscribers. The Liberty Loan figures which have been here quoted, show clearly the generous response of New England to the call of the government for help in the conduct of the war. The total amount received in the First Federal Reserve District in the five loans reached the staggering total of \$2,086,714,450, or considerably more than 25 percent in excess of the combined quota of the loans for the district.

The property purchased in 1918 for a new bank building was found to be inadequate and was sold at a net profit. The bank then purchased, for \$1,400,000, a piece of property with a frontage of 181 feet on Pearl Street, 267 on Franklin Street and 128 feet on Oliver Street, and rushed ahead with the plans for the new building. The beautiful structure which now houses the bank was not completed, however, until 1922, being opened on March 20 of that year.

The year 1920 marked a continuance of the readjustment period. Philip Stockton, president of the Old Colony Trust Company, was elected to represent the district as a member of the Federal Advisory Council, succeeding Daniel G. Wing. The Exchange and Massachusetts

Trust Companies were admitted to the system during this year. The Hub Trust Company was admitted in 1921 and the Federal Trust Company in 1922.

Charles A. Morss resigned as governor of the bank on October 22, 1922, the resignation being accepted, regretfully, on December 31. W. P. G. Harding, who had been the first governor of the Federal Reserve Board in Washington, was elected by the directors to succeed Mr. Morss as governor of the Federal Reserve Bank of Boston, and assumed his duties on January 16, 1923. Thomas P. Beal, of Boston, president of the Second National Bank, who had been a director of the bank since it was organized, died in 1923, and Alfred L. Ripley, president of the Merchants National Bank, was elected to fill the vacancy. The first meeting of the stockholders of the bank, now an annual event, was called on December 5, 1923, and of the 423 banks in the district holding membership in the system, 326 sent delegates to the meeting.

The officers and directors of the bank at the beginning of the year 1927 were as follows:

W. P. G. Harding, governor; William W. Paddock, deputy governor; William Willett, cashier; Krickel K. Carrick, secretary; Frederic H. Curtiss, Federal reserve agent; Charles F. Gettemy, assistant Federal reserve agent; Harry F. Currier, auditor; and the following directors, Alfred L. Ripley, Boston; F. S. Chamberlain, New Britain, Connecticut; Edward S. Kennard, Rumford, Maine; Philip R. Allen, East Walpole; Albert C. Bowman, Springfield, Vermont; Charles G. Washburn, Worcester; Frederic H. Curtiss, chairman, Boston; Allen Hollis, deputy chairman, Concord, New Hampshire; and Charles H. Manchester, Providence, Rhode Island. Arthur H. Weed, of Boston, was general counsel for the bank and Charles A. Morss of Boston was the district's member of the Federal Advisory Council.

At the close of 1926 the Federal Reserve Bank of Boston had total resources amounting of \$394,153,000, of which \$123,467,000 consisted of earning assets, \$193,238,000 was cash reserves, and \$69,546,000 was in miscellaneous assets, mostly checks and other items in process of collection. Of the earning assets, loans to member banks amounted to \$66,102,000, acceptances bought in the open market were \$47,201,000 and United States Government securities bought in the open market amounted to \$10,164,000.

Under liabilities, the capital actually paid in amounted to \$8,800,000, and the surplus had reached \$17,606,000. The total deposits, largely the legal reserves of member banks, amounted to \$151,235,000. Currency in circulation was \$154,363,000. Miscellaneous liabilities, largely deferred items, amounted to \$62,149,000.

These figures, as compared with the end of the year 1925, showed the following principal changes:

1. An increase of loans to member banks of \$13,000,000.
2. A decrease in the holdings of acceptances bought in the open market of \$37,500,000.
3. A decrease of \$2,500,000 in holdings of government securities.
4. An increase of \$19,900,000 in the gold reserve.
5. An increase of \$775,000 in capital and surplus.
6. An increase of \$5,200,000 in reserve deposits of member banks.
7. A decrease of \$20,000,000 in Federal Reserve Notes in actual circulation.

The total earnings applicable to expenses and other deductions for 1926 amounted to \$3,327,607 as compared with \$3,291,753 for 1925, the increase being due largely to the increase of discount rates from 3½ to 4 percent and to increased borrowings by member banks. After paying the 6 percent dividend provided for by the Federal Reserve Act to member banks, and setting aside \$138,322 for depreciation of building and other reserves, \$585,888 was added to the surplus and \$45,962 was paid to the United States Government as franchise tax.

The daily average volume of operations in the principal departments of the bank in 1926 shows some interesting figures. In numbers of pieces handled, under bills discounted, there were 28 applications, 139 notes discounted, 128 bills purchased in open market for own account, 782,000 pieces of currency received and counted, 629,000 pieces of coin received and counted and 253,000 checks handled. There were 11,000 United States Government coupons paid daily and 1,375 of all other coupons, 1,191 issues, redemptions and exchanges by Fiscal Agency Department, and 181 transfers of funds.

The daily amounts handled averaged as follows: Bills discounted, \$9,104,000; bills purchased in open market for own account, \$1,773,000; currency received and counted, \$4,759,000; coin received and counted, \$70,000; checks handled, \$67,064,000; United States Government coupons paid, \$179,000; all other coupons paid, \$2,093,000; issues, redemptions and exchanges by Fiscal Agency Department, \$1,075,000; transfer of funds, \$24,406,000.

The Boston Clearing House—The Boston Clearing House, organized early in 1856, is an institution which has played an important part not only in the financial history of Boston, but of all New England. It ranks fourth in the volume of its annual exchanges, among the institutions of its kind in the country, being exceeded only by New York, Chicago and Philadelphia. Its total of \$25,130,344,097 for the year 1926 was more than \$15,000,000,000 greater than the exchanges of the city next below it.

The history of the institution dates back to September 26, 1855, when a meeting of the Boston banks was held at the Merchants Bank for the purpose of considering the advisability of establishing an organization for the settlement of daily balances. Twenty banks, representing over two-thirds of the capital of the Boston banks, agreed to the proposal for a clearing house, at this meeting, and a committee was appointed to make plans for the project.

A second meeting was held on November 22 of the same year, at which H. B. Groves was unanimously selected to become manager of the "Boston Clearing House." A preliminary report on articles of association was made at a third meeting, which was held on January 1, 1856, and at the same time it was announced that rooms over the Bank of North America, corner of State and Kilby streets, had been obtained at a rent of \$1,000, the Merchants Bank being selected as a depository.

The organization was completed at a meeting on January 15, 1856, when the articles of association were accepted, and the following officers were unanimously elected: Chairman, Franklin Haven, president Merchants Bank; clerk, William Thomas, president Webster Bank; Clearing House Committee, Andrew T. Hall, president Tremont Bank; Waldo Flint, president Eagle Bank; Thomas Lamb, president New England Bank; Benjamin E. Bates, president Bank of Commerce; and A. D. Hodges, president Washington Bank.

The clearing house had a narrow escape from failure at its inception, for shortly after complete operations were under way, the panic of 1857 created havoc with the entire country. On October 14, 1857, the association voted to suspend specie payments "as a measure of irresistible necessity; a necessity imposed on the banks, not merely or principally on their own account, but most especially for the protection of their numerous creditors."

On October 15, the following day, it was voted "that the bills of any of the associated banks may be received in liquidation of their daily balances instead of specie, to an extent not exceeding $2\frac{1}{2}$ to 5 per cent of the capital of each bank." The storm was weathered, after a trying period of two months, when specie payments were resumed.

The election of Abraham Lincoln as President of the United States upset financial circles in 1860, and the banks once again were permitted to meet their obligations at the clearing house with ten percent of their own notes. Beginning on August 27, 1861, banks were allowed to deposit "Treasury Notes" with the Clearing House committee and receive ninety percent of their face value in "Loan Certificates" to be used in settlements. This was the origin of the "Clearing House Loan Certificates," which were afterwards used by the Boston banks in times of unusual stress, with beneficial results to business interests. In the panic of 1873,

\$10,000,000 of these certificates were issued; in 1890, \$6,065,000; 1893, \$11,445,000; and 1895, \$165,000.

Specie payments were stopped by the banks in New York on December 30, 1861, to be followed immediately by the Boston banks, not to be resumed for a period of seventeen years. It has been recorded that one Boston bank sold its gold early in 1862 at five percent premium, believing that price to be the top figure to be reached. The highest price for gold, however, was not reached until July 1, 1864, and again on July 15 of that year, when it was 285.

The Boston Clearing House Association gained country-wide attention when in June of 1899 it established a Foreign Department and devised a plan to collect for its members, at a very low cost, the checks of banks scattered throughout New England. The plan, which later came to be known as the "Boston system," was put into operation over the objections of several ultra conservatives, and was a great success. It was adopted by other clearing houses throughout the country, and by the Federal Reserve Bank of Boston in 1916, and made the collection of checks a much more simple and less expensive branch of the banking business.

Some idea of the tremendous growth of the Boston Clearing House can be gained from the following statistics:

Year.	Exchanges.	Balances.
1856 (9 months).....	\$1,051,678,512	\$76,990,283
1857	1,395,344,684	121,160,094
1915	8,256,935,555	514,342,015
1916	10,757,335,866	1,169,112,367
1917	12,663,248,399	2,287,716,848
1918	15,637,209,010	3,394,305,438
1919	17,902,682,762	4,852,629,904
1920	18,816,978,696	5,484,862,403
1921	14,327,564,663	4,146,152,118
1922	16,452,605,137	5,547,130,479
1923	19,309,628,480	7,672,772,160
1924	21,323,411,670	8,227,304,004
1925	22,481,915,310	8,888,800,295
1926	25,130,344,097	11,052,201,983
Total since organization	\$455,070,495,111	\$87,182,493,532

The officers of the Boston Clearing House Association for 1927 were as follows: President, Alfred L. Ripley, president Merchants National Bank; secretary, Frank H. Wright, cashier Second National Bank; Clearing House Committee, Thomas P. Beal, president Second National Bank, chairman; Walter S. Bucklin, president National Shawmut Bank; Philip Stockton, president Old Colony Trust Company; Clifton H. Dwinnell, president First National Bank; Allan Forbes, president State Street Trust Company; Alfred L. Ripley (president), and Herbert K. Hallett,

chairman of the board, Atlantic National Bank; manager, Herbert W. Scott; assistant manager, Edmund S. Brigham.

The members of the association at the beginning of 1927 were as follows: Federal Reserve Bank of Boston, Atlantic National Bank, Merchants National Bank, Second National Bank, National Shawmut Bank, Webster and Atlas National Bank, First National Bank, Commercial Security National Bank, Bank of Nova Scotia, National Rockland Bank, New England Trust Co., Boston Safe Deposit and Trust Co., American Trust Co., Old Colony Trust Co., State Street Trust Co., Beacon Trust Co., United States Trust Co., Federal National Bank, Liberty Trust Co., Exchange Trust Co., Bank of Commerce and Trust Co., and the Boston National Bank.

Express company members are the Alaska Pacific Express Co., American Express Co., American Bankers Association, Canadian Express Co., Canadian Northern Express Co., Continental Express Co., Dominion Express Co., Globe Express Co., Great Northern Express Co., National Express Co., Newfoundland Express Co., Northern Express Co., Pacific Express Co., Southern Express Co., United States Express Co., Western Express Co., and Wells, Fargo & Co.

Boston's Trust Companies—While trust companies had been established in other parts of the country as early as 1822, it was not until nearly half a century later that the first such commercial bank was organized in Boston. As it was, the first trust company to receive a charter from the State found great difficulty in completing its organization.

The Legislature granted a charter to the Boston Safe Deposit and Trust Company in 1865, but the bank did not commence business under this charter. A second charter was granted in 1867, which contained a provision repealing the original charter, and it was not until June 1, 1875, that the institution was finally opened. In the meantime the Worcester Bank and Trust Company had been opened under the name of the Worcester Safe Deposit Company on May 1, 1869, and thus Boston lost the honor of having the oldest trust company in the State. The New England Trust Company, incorporated on April 22, 1869, was opened on February 20, 1871, and therefore has the distinction of being the oldest Boston trust company.

An example of the attitude of the investing public toward trust and safe deposit companies at that time is best shown by the fact that it was eight years from the time the Boston Safe Deposit and Trust Company obtained its charter until it was able to begin business. It is recorded that Edward P. Bond, who obtained the charter, actually carried the document about in his pocket for eight years trying to interest investors in the possibilities which he foresaw in a safe deposit business.

Special trust company charters, varying slightly in their provisions, were granted to eleven such institutions in Massachusetts by the Legislature until the year 1888, when the first general law was passed relating to safe deposit, loan and trust companies. After that date a standard form of charter was adopted, under which the majority of the trust companies have been organized. Of the first eleven specially chartered institutions, six were located in Boston, but only three are now in existence, the others having been absorbed by other banks.

During its first year the Boston Safe Deposit and Trust Company confined itself to safe deposit transactions, but on July 2, 1876, established a banking department, as in fact, did other companies which followed. In 1877 the company was given authority by the Legislature to act as trustees under wills, marking the first instance of such powers being granted to trust companies.

This same authority was granted to trust companies generally by the act of 1888, and in 1899 the Legislature increased the powers of the trust companies by authorizing them to act as executors under wills, as administrators of estates, and as guardians of minors and incompetents. The exercise of these powers has become an important part of the business of the large Boston trust companies. In 1908, after a prolonged dispute, the Legislature enacted a law authorizing savings departments in trust companies in face of strong opposition from the savings banks.

On June 30, 1926, there were fourteen trust companies in Boston having a combined capital of \$24,050,000 and surplus and undivided earnings amounting to \$33,327,179.99. The total deposits in the commercial departments were \$344,551,111.70 and the total assets were \$432,731,227.28. The combined deposits in the savings departments were \$43,074,541.97, and the total assets, \$44,140,733.79. The total amount held in trust by these institutions was \$369,176,468.91.

These figures show the tremendous growth of the Boston trust companies in the period of fifty-five years since the first institution was opened.

The bank consolidation movement in Boston, which was started by the National banks in 1898, did not reach the trust company field until 1906, but since that time there have been many and frequent changes. A study of these changes reveals that there have been certain well-defined periods during which National banks gave up their charters to enter the State field, and in which the trust companies became converted into National banks, as the regulations pertaining to these institutions were changed.

The first record of the consolidation movement among the trust companies, early in 1906, was the taking over of the Mercantile Trust Company by the City Trust Company, which at the same time absorbed the



OLD STATE HOUSE



Bunker Hill National Bank. The City Trust Company sold the Bunker Hill bank to the American Trust Company in 1910, and was itself absorbed by the Old Colony Trust Company.

In that same first year the Adams Trust Company was taken over by the American Loan and Trust Company, which in the following year shortened its name to the American Trust Company. The Washington Trust Company, then only two years old, was placed in liquidation in the same year and was finally taken over by the Beacon Trust Company. Its corporation was not dissolved until 1912.

No changes marked the years 1907 and 1908, but in 1909 the Mechanics Trust Company, which had been a National bank and had changed over to the trust company field in 1905, was absorbed by the Federal Trust Company. In the same year the Faneuil Hall National Bank, originally established as a State bank in 1851, was absorbed by the Beacon Trust Company.

The Old Colony Trust Company joined in the consolidation movement in 1910, when it absorbed the Copley Trust Company, a small institution which had been incorporated in 1901, and the City Trust Company, which had been incorporated in the year previous. The latter company already represented the merging of several financial institutions, and had deposits of about \$28,000,000. It had taken over the Mercantile Trust Company in 1906, which, in turn, had absorbed the Massachusetts Trust Company (No. 1) which originally was the Massachusetts Loan and Trust Company. In the same year the City Trust Company had absorbed the Bunker Hill National Bank, which in turn had absorbed the Monument National Bank in 1905.

In 1911 there were no changes in the trust company field, but in 1912 the National Market Bank of Brighton surrendered its charter and became incorporated as the Market Trust Company of Brighton—to be absorbed just ten years later by the International Trust Company.

Two more National banks entered the State field in 1913, when the Hamilton Trust Company was organized to take over the business of the New England National Bank, which was originally founded as a State bank in 1813, just a century before, and the South End National Bank, which was first incorporated in 1890. The Hamilton Trust Company did not survive for long, however, as it was absorbed in 1914 by the Commonwealth Trust Company.

The Bay State Trust Company, which had been in business since 1887, was absorbed by the Old Colony Trust Company in 1914, and the Lincoln Trust Company, then five years old, was absorbed in the same year by the International Trust Company. In 1915 the First Ward National Bank, organized in 1873, became a trust company and changed its

name to the Metropolitan Trust Company. The Paul Revere Trust Company, which started in business in 1910, was merged with the State Street Trust Company in 1916.

There were no changes during the war years of 1917 and 1918, but in 1919 the Puritan Trust Company was absorbed by the Tremont Trust Company. This institution had been incorporated in 1892 as the Roxbury Trust Company. In 1893 it changed its name to the Granite Trust Company, and in the following year it became the Puritan Trust Company. After it had been absorbed by the Tremont Trust Company in 1919, its charter was sold and the name changed to the Roosevelt Trust Company, which intended to transfer the scene of operations to Worcester. The General Court stepped in, however, and rendered the charter inactive in 1922 and the company never engaged in business.

The year 1920 saw the crash of several Boston trust companies, which will be treated briefly under trust company failures. The Hanover, Prudential, Fidelity, and Cosmopolitan trust companies went to the wall as the result largely of gross mismanagement. In the case of the Fidelity, the depositors suffered no loss, as in the following year it was absorbed by the Liberty Trust Company, but the directors and stockholders lost in excess of \$4,000,000.

A fifth failure came early in 1921, when the Tremont Trust Company was closed by the Bank Commissioner. The same year witnessed several changes in the trust company field. The Dorchester Trust Company incorporated in 1907, the Hyde Park Trust Company, 1916, and the Old South Trust Company, 1914, were all taken over by the International Trust Company. The Equitable Trust Company, in 1921 also, was merged with the Beacon Trust Company.

The Equitable Trust Company had a stormy career. It was granted a charter by the State in 1888, as the Union Loan and Trust Company, but did not begin business until 1895. It was in difficulty from its inception, being controlled by a group of men who had wrecked the Suffolk Trust Company in 1891, with only thirty-eight percent ever being paid in dividends to the depositors. It was closed in 1896 and a receiver appointed. The capital was transferred to new owners, who made up the impairment, and the institution was allowed to reopen two years later. It changed its name to the Union Trust Company in 1900, but in 1904 it failed. The depositors suffered no loss, however. In 1916, under the old charter of the Union Trust Company, the Equitable Trust Company came into being, merging five years later with the Beacon Trust Company.

The Metropolitan Trust Company, which had been a National bank under the name of the First Ward National Bank up to 1915, absorbed the Back Bay and Oceanic National banks in 1922, and was itself taken over by the Federal Trust Company in 1922, the same year. The Hay-

market National Bank, which like the Back Bay and Oceanic institutions had been in business only a short time, was absorbed by the Massachusetts Trust Company (No. 2) in 1922, and the Market Trust Company of Brighton was taken over by the International Trust Company about the same time.

The year 1923 marked a swing of trust companies into the National bank field. The International Trust Company, with its numerous branches from previous mergers, went to the First National Bank. The Commonwealth Trust Company became a part of the Atlantic National Bank. The Federal Trust Company became a National bank, retaining its name, however, and shortly afterward absorbed the South Boston Trust Company, which was incorporated in 1891.

In 1924 the First State Bank was absorbed by the Pilgrim Trust Company, which was itself absorbed by the Old Colony Trust Company in 1925. This latter year marked the merger of the National Union Bank, which was originally chartered as a State bank in 1792 and was the second oldest bank in the history of the State, with the State Street Trust Company, a progressive institution which was incorporated in 1891. The last consolidation up to the time of the writing of this record, was in 1926, when the Massachusetts Trust Company (No. 2), which was incorporated in 1914, left the State field to merge with the Atlantic National Bank.

As this history is being compiled, petitions are pending for charters for two new institutions, which give promise of becoming large and powerful trust companies. They are the Peabody Trust Company, the stock of which is controlled by the Kidder Peabody Company, and the Lee Higginson Trust Company, controlled by the Lee Higginson Company, two of the most important investment banking houses in Boston. The new institutions will afford banking facilities for the clients of these two houses, and are expected to build up large trust departments. Further mention will be made of them under a heading of Investment Banking Houses.

A skeletonized history of Boston's trust companies, showing the year of incorporation, date of commencement of business and the disposition of each institution, is as follows:

Incorporated.	Name.	Disposition.
1902—	Adams Trust Co.....	Opened, October 21, 1902. Absorbed by American Trust Co., 1906.
1920—	Allston Trust Co.....	Never opened. Charter expired by limitation.
*1881—	American Trust Co.....	Opened August 29, 1881. Name changed from American Loan and Trust Co., 1907. Absorbed Adams Trust Co., 1906 Purchased Former Bunker Hill National Bank from City Trust Co., 1910. Existing Trust Company.

Incorporated.	Name.	Disposition.
1887—	Bay State Trust Co.....	Opened November 23, 1887. Absorbed by Old Colony Trust Co., 1914.
*1919—	Bank of Commerce & Trust Co..	Opened as Hub Trust Co., June 19, 1919. Name Changed, 1923. Existing Trust Company.
*1892—	Beacon Trust Co.....	Opened May 4, 1893. Absorbed Washington Trust Co., 1906. Absorbed Faneuil Hall National Bank, 1909. Absorbed Equitable Trust Co., 1921. Existing Trust Company.
*1867—	Boston Safe Deposit & Trust Co.	Opened June 1, 1875. Name changed from Boston Safe Deposit Co., 1874. Existing Trust Company.
*1910—	Charlestown Trust Co.....	Opened February 6, 1911. Existing Trust Company.
1900—	City Trust Co.....	Opened February 10, 1902 Absorbed Bunker Hill National Bank, 1906. Absorbed Mercantile Trust Co., 1906. Sold Bunker Hill Branch to American Trust Co., 1910. Absorbed by Old Colony Trust Co., 1910.
*1892—	Columbia Trust Co.....	Opened March 25, 1895. Existing Trust Company.
1887—	Commonwealth Trust Co.....	Opened April 28, 1904. Name changed from Manufacturers' Trust Co. Merged with Atlantic National Bank, 1923.
1919—	Continental Trust Co.....	Never opened. Charter lapsed.
1901—	Copley Square Trust Co.....	Opened as Copley Trust Co., January 29, 1903. Absorbed by Old Colony Trust Co., 1910.
1912—	Cosmopolitan Trust Co.....	Opened April 3, 1912. Failed September 25, 1920.
1907—	Dorchester Trust Co.....	Opened December 2, 1907. Absorbed by International Trust Co., 1921.
1888—	Equitable Trust Co.....	Opened November 6, 1916. Formerly existed as Union Loan and Trust Co., then as Union Trust Co. Absorbed by Beacon Trust Co., 1921.
*1907—	Exchange Trust Co.....	Opened October 1, 1907. Existing Trust Company.
1899—	Federal Trust Co.....	Opened May 9, 1899. Absorbed Mechanics Trust Co., 1909. Absorbed Metropolitan Trust Co., 1922. Converted into National Bank, 1923.
1913—	Fidelity Trust Co.....	Opened May 15, 1913. Failed September 28, 1920. Absorbed by Liberty Trust Co., 1921.
1916—	First State Bank.....	Opened August 3, 1917. Absorbed by Pilgrim Trust Co., 1924.
1913—	Hamilton Trust Co.....	Opened January 1, 1914. Organized to take over South End National and New England National banks. Absorbed by Commonwealth Trust Co., 1914.
1914—	Hanover Trust Co.....	Opened May 1, 1916. Failed August 11, 1920.
1922—	Haymarket Trust Co.....	Opened March 1, 1922. Converted from Haymarket National Bank and merged with Massachusetts Trust Co. (No. 2) March 11, 1922.
1919—	Hub Trust Co.....	Opened June 19, 1919. Name changed to Bank of Commerce and Trust Co., 1923.

Incorporated.	Name.	Disposition.
1916—Hyde Park Trust Co.....		Opened March 9, 1916. Absorbed by International Trust Co., 1921.
*1918—Industrial Bank and Trust Co...		Opened January 2, 1919, as Roxbury Trust Co. (No. 2). Name changed, 1927. Existing Trust Company.
1879—International Trust Co.....		Opened December 30, 1879. Absorbed Lincoln Trust Co., 1914. Absorbed Dorchester Trust Co., 1921. Absorbed Old South Trust Co., 1921. Absorbed Hyde Park Trust Co., 1921. Absorbed Market Trust Co. of Brighton, 1922. Absorbed by First National Bank, 1923.
*1916—Jamaica Plain Trust Co.....		Original charter granted, 1893, but allowed to lapse, 1895. Opened May 1, 1916. Existing Trust Company.
1890—Lawyers' Loan and Trust Co....		Never opened. Charter lapsed, 1895.
*1907—Liberty Trust Co.....		Opened September 10, 1907. Absorbed Business of Fidelity Trust Co., 1921. Existing Trust Company.
1909—Lincoln Trust Co.....		Opened October 18, 1909. Absorbed by International Trust Co., 1914.
1912—Market Trust Co. of Brighton...		Was National Market Bank of Brighton. Opened as Trust Company January 1, 1913. Absorbed by International Trust Co., 1922.
1870—Massachusetts Trust Co. (No. 1)		Organized June 3, 1870, as Northampton Loan and Trust Co. Name changed to Massachusetts Loan and Trust Co., 1875. Name changed to Massachusetts Trust Co., 1902. Absorbed by Mercantile Trust Co., 1904.
1914—Massachusetts Trust Co. (No. 2)		Opened February 10, 1914. Absorbed Haymarket National Bank, 1922. Merged with Atlantic National Bank, 1926.
1891—Mattapan Deposit and Trust Co..		Opened May 16, 1892. Name changed to South Boston Trust Co., 1917.
1905—Mechanics Trust Co.....		Converted from Mechanics National Bank. Opened as Trust Company, July 31, 1905. Absorbed by Federal Trust Co., 1909.
1888—Mercantile Trust Co.....		Opened as Mercantile Loan and Trust Co. Name changed, 1897. Absorbed Massachusetts Trust Co. (No. 1), 1904. Absorbed by City Trust Co., 1906.
1915—Metropolitan Trust Co.....		Opened September 13, 1915. Was previously First Ward National Bank. Absorbed Back Bay National Bank, 1922. Absorbed Oceanic National Bank, 1922. Absorbed by Federal Trust Co., 1922.
*1869—New England Trust Co.....		Opened February 20, 1871. Existing Trust Company.
*1890—Old Colony Trust Co.....		Opened June 13, 1890. Absorbed City Trust Co., 1910. Absorbed Copley Trust Co., 1910. Absorbed Bay State Trust Co., 1914. Absorbed Pilgrim Trust Co., 1925. Existing Trust Company.
1914—Old South Trust Co.....		Opened August 1, 1914. Closed by Bank Commissioner, 1919. Reopened, 1920. Absorbed by International Trust Co., 1921.

Incorporated.	Name.	Disposition.
1910—	Paul Revere Trust Co.....	Opened May 2, 1910. Absorbed by State Street Trust Co., 1916.
1924—	Pilgrim Trust Co.....	Opened December 19, 1924. Absorbed First State Bank, 1924. Absorbed by Old Colony Trust Co., 1925.
1915—	Prudential Trust Co.....	Opened June 1, 1915. Failed September 10, 1920.
1892—	Puritan Trust Co.....	Opened as Roxbury Trust Co. (No. 1). Name changed to Granite Trust Co., 1893. Name changed to Puritan Trust Co., 1894. Absorbed by Tremont Trust Co., 1919. Charter sold, name changed to Roosevelt Trust Co., 1921. Charter made inactive by General Court, 1922.
1921—	Roosevelt Trust Co.....	Under old charter of Puritan Trust Co. Never opened.
1892—	Roxbury Trust Co. (No. 1).....	Charter made inactive by General Court, 1922. Name changed to Puritan Trust Co., 1894.
1918—	Roxbury Trust Co. (No. 2).....	Opened January 2, 1919. Name changed to Industrial Bank and Trust Co., 1927.
1891—	South Boston Trust Co.....	Opened as Mattapan Deposit and Trust Co., May 16, 1892. Name changed, 1917. Absorbed by Federal National Bank, 1923.
*1891—	State Street Trust Co.....	Opened July 1, 1891, as State Street Safe Deposit and Trust Co. Name changed 1897. Absorbed Paul Revere Trust Co., 1916. Absorbed National Union Bank, 1925. Existing Trust Company.
1889—	Suffolk Trust Co.....	Opened as Suffolk Trust and Investment Co. Failed September 3, 1891.
1914—	Tremont Trust Co.....	Opened September 17, 1914. Absorbed Puritan Trust Co., 1919. Failed February 17, 1921.
1888—	Union Loan and Trust Co.....	Opened March 25, 1895. Closed and Receiver appointed, 1896. Name changed to Union Trust Co., 1897. Reopened, 1899. Failed, 1904.
*1887—	United States Trust Co.....	Name changed to Equitable Trust Co., 1916. Opened March 4, 1895. Originally chartered as Commonwealth Safe Deposit and Trust Co. Name changed to United States Safe Deposit and Trust Co., 1888. Name changed to United States Trust Co., 1895. Existing Trust Company.
1904—	Washington Trust Co.....	Opened October 1, 1904. Liquidated, 1906, and absorbed by Beacon Trust Co.

*Asterisk denotes existing trust companies.

During the first twenty years of their existence in Massachusetts trust company failures were unknown, but on September 3, 1891, the Suffolk Trust Company was placed in the hands of a receiver. As this was the first failure of this type of institution in Massachusetts, a complete record of the case as reported by the Savings Bank Commissioners

is here presented, showing the causes of the difficulties and marking the first of the attempts to secure legislation which would more adequately protect the funds entrusted to the keeping of trust companies. The report stated:

"This is the first instance of the insolvency of a trust company in this Commonwealth. These institutions have, under their excellent management, been very prosperous except in this instance. They sustain a high position in the financial community, both locally and outside the limits of this Commonwealth, and it is very much to be regretted that an interruption of the record made by them now appears. The Suffolk Trust Company, originally incorporated as the Suffolk Trust and Investment Company, was started for the purpose of negotiating and guaranteeing mortgage loans on farms at the West, and had sold and guaranteed such loans to the amount of about \$575,000. Chapter 342 of the Acts of 1889 prohibited safe deposit and trust companies from transacting such business, and this company therefore discontinued that branch and engaged in commercial banking, as it has proved, with disastrous results.

"A change in the management of the company was made about January 1, 1890, and it enlarged its banking department, increasing its deposits and consequently its loans. The officers of the company claimed that all these loans were good, but they attracted the attention of this board, and, in its opinion, many of them seemed insecure; also scrutiny was given to them, and the company was carefully watched and examined. It was noticed that the condition of the company was continually growing worse. We desired to close up its affairs, but found, upon investigation, that we had not sufficient authority so to do. Notwithstanding its capital was impaired, it was not in such a condition that it could be legally considered insolvent. We had many and frequent interviews with its president and management, and urged a restoration of its capital stock (we not having power to levy an assessment for that purpose), which they finally agreed should be done.

"Pending negotiations and during the time allotted, we discovered that its managing officers were selling their stock and resigning their several positions as officers and directors in direct violation of a supposed understanding. We immediately made another thorough examination of the affairs of the company, and though upon the face of the accounts the company appeared to be solvent, the board still adhered to its opinion as to the insecurity of the loans, and, 'believing its further proceeding to be hazardous to the public and those having funds in its custody,' decided to apply to the Supreme Judicial Court to issue an injunction restraining the corporation from further proceeding with its business, and for the appointment of a receiver; and on conference with the new management,

they acceded to the decision. The closing of the Suffolk Trust Company was the result of the loss arising from insecure loans, made through its banking department. The loans are proving to be even worse than anticipated by this board, and complications necessarily arising from the connection of its mortgage business with its banking department will, without question, seriously delay the final settlement of the company's affairs.

"It is the opinion of this board that authority should be given it to levy an assessment upon the stockholders of a trust company whenever, in its judgment, the capital stock is impaired, and should be restored; in this way insolvency might be averted. Insolvency cannot be determined in an instant; its approach is slow, making little show of progress till unexpectedly it has full control; then the end comes and a financial disaster is the result. This is particularly true of an institution carrying on an extensive business with a small capital, as was the case with this company, which, having a capital of \$100,000 only, had guaranteed mortgages amounting to \$575,000, placed on farms at the West. While these guaranteed mortgages did not precipitate the final result, they were a factor, however, to the extent of advances made on coupons due, tax titles and equities purchased, all of which are secured by whatever value there is in the property held under the mortgages."

As was shown by the report, the capital of the Suffolk Trust Company was only \$100,000. Its total assets were listed as \$316,014.58, and the total deposits were \$182,142.53. When the institution was finally liquidated, a total of only 38 per cent had been paid to the depositors, so that the actual loss to depositors was \$112,928.37. The bank was closed on September 3, 1891, but final liquidation did not take place until November 30, 1909, more than eighteen years later.

Following the recommendations of the Board of Savings Bank Commissioners, the Legislature in 1892 enacted a law providing for the enforcement of the liability of shareholders by pro rata assessment within three months after notice from the board that the capital stock had become impaired by losses or otherwise. Other protective legislation followed, and Massachusetts became the first State to require trust companies to carry a fixed reserve to secure deposits.

Only prompt and determined action by the Savings Bank Commissioners averted another trust company disaster by the same group which controlled the Suffolk Trust Company, when, on October 13, 1895, the Union Loan and Trust Company was temporarily enjoined. Concerning this situation the board reported:

"This company was incorporated May 29, 1888, but did not organize at that time, its charter having been for sale for several years, and finally

passing into the control of parties who had been connected with the Suffolk Trust Company at or just before its failure. The company nominally commenced business on March 25, 1895, the day preceding that on which the charter would have expired by limitation of time; it did little or no business for a few weeks, pending its establishment in suitable rooms. It at once became evident to this board that the business of the company was not likely to be conducted in the manner required in a well-managed institution, and as a measure of precaution more frequent examinations of its affairs were made than it is customary to make in other companies.

"The examinations developed the fact that the class of paper being taken was very similar to, and in a few cases almost identical with, that formerly taken by the Suffolk Trust Company, and which in part led to the embarrassment of that company. It was also ascertained that the directors took but little part in the management of affairs, which were apparently left almost entirely in the hands of the president.

"The examination made on October 6 last (1895) tended to confirm what had been noticed at previous examinations; the item in the daily statements of condition of 'bills of national banks' was never found to be correct, the bills on hand constituting only a small portion of the amount, the balance being made up of memoranda, overdrafts, promissory notes, etc.; the required reserve had been seldom, if ever, kept; and its business was being conducted in a shiftless and irregular manner. It was also found that several notes, of considerable amount each, were of doubtful value; that the office of treasurer (required by statute) had been vacant since March; that an assistant treasurer had been chosen, but had not given bond, although at the time of his election it was voted he should be required so to do; that from the records the last meeting of directors appeared to have been held in March; and, that contrary to the provisions of statute, security had been given for numerous deposits."

Under such circumstances the board obtained an injunction from the Supreme Judicial Court, and Samuel W. McCall was appointed as receiver. In May, 1898, the disposing of the assets of the Union Loan and Trust Company was completed and the entire capital stock was transferred to new holders, who made up the impairment of its capital. The injunction was then removed and the bank was allowed to reopen, under the new management.

The second permanent closing of a trust company in Boston came on April 4, 1904, when the Union Trust Company was found to be insolvent, after a court hearing. Samuel W. McCall and Charles F. Choate were appointed as receivers. The resources of the company had been reduced by long continued drafts by its depositors, which was the primary reason

of the bank's difficulties. The trust company's capital was \$100,000; its total assets, \$1,339,017.81, and its total deposits, \$1,131,747.21. It was finally liquidated on April 26, 1906, and the depositors received 100 per cent in dividends, so that they suffered no actual loss.

The darkest chapter in the history of Boston's trust companies came shortly after the World War. Joseph C. Allen, appointed by Governor Calvin Coolidge to the office of Commissioner of Banks (which had succeeded some years before the old Board of Savings Bank Commissioners) early in 1920 found a deplorable situation existing in some of the Boston trust companies soon after taking office. Within six months it became necessary for him to close the Hanover, Prudential, Cosmopolitan and Fidelity Trust companies, and five months later, the Tremont Trust Company.

Perhaps the situation can best be summarized by quoting from a special report which he made to the Legislature on March 28, 1922. In this report he said:

"The past two years have placed upon the Commissioner of Banks grave responsibilities, which have been lightened only by the knowledge that his duties were clear. A small group of Boston trust companies, controlled by men who lacked the ability, the training, and, in some cases, the moral character requisite to the proper administration of a bank, were so glaringly mismanaged, and in such an unsound condition, that the most drastic of actions became necessary in order to quickly avert a situation which was inviting a financial crisis in the city of Boston.

"This deplorable situation in four of these trust companies became apparent during the first six months of the present Commissioner's administration, and in the fifth, within the next five months, and it was manifest to him that to have permitted such institutions to continue business would have constituted a breach of trust to the stockholders and depositors of the banks and to the people of the Commonwealth.

"The law specifically authorizes the Commissioner to take possession of a bank which 'has violated its charter or any law of the Commonwealth, or is conducting its business in an unsafe or unauthorized manner, or that its capital is impaired . . . or is in an unsound or unsafe condition to transact the business for which it is organized . . .'"

"It was obvious that the authority conferred by this statute should be exercised only for grave and compelling reasons, and then only with consideration for the rights of all interested persons; but it was equally obvious that the exigency contemplated by the statute then existed, and that its authority must be invoked.

"The Commonwealth has been justly proud of its banking reputation. The closing of the five trust companies was a blow to that reputation

from which it will take long to recover. It shook the faith of many foreign-born citizens in American financial institutions. The revelation of the insolvency of these trust companies caused suffering to countless poor people who could ill afford their losses. It brought hardship, and perhaps financial ruin, to many business enterprises. To have allowed these trust companies to continue operations, however, would have only increased the eventual loss and suffering.

"Regrettable as were the conditions which existed in these trust companies, and grave as was the effect which the closing of them has had upon our community, it must not be forgotten that the financial and banking situation in Massachusetts is fundamentally sound, and that the officers of our banks are now, and with few exceptions have been, men who regard their duty as a public trust and execute that trust with full recognition of their responsibilities."

Commissioner Allen then presented a brief sketch of the conditions found in each of the closed banks and gave an accounting of the manner in which they had been operated. Volumes could be written on these five closed trust companies, the events leading to their failures and to their subsequent liquidation. In the first place, there is grave doubt as to whether the men behind these institutions should have been allowed bank charters, as they quite obviously were more at home in politics than in the banking world, and political considerations ought not to be given any place where millions of dollars of deposits of the public are concerned.

In each instance the laws of the Commonwealth were disregarded by these five trust companies at will. In each case the mismanagement was of a nature calling for criminal prosecution. It was found, however, that the banking laws of the State were woefully weak in that they failed to provide adequate penalties for violations, and in some instances provided no penalties. As a result of such a situation not one of the parties guilty of wrecking these institutions ever spent a day in jail as punishment. The Legislature took cognizance of this fact, and on recommendation of a special commission, created for the purpose, the general banking laws and trust company statutes have been greatly tightened and penalties for violations provided.

The Hanover Trust Company was closed on August 11, 1920, "after an examination which disclosed that the bank had violated the banking laws, that its capital was impaired, and that its condition and the conduct of its business were such as to make it unsafe and inexpedient for the bank to continue business." Mr. Fitz-Henry Smith, Jr., was appointed as liquidating agent by the commissioner. While the depositors in the savings department were paid in full, up to the beginning of the year 1927

the depositors in the commercial department had received only 60 per cent, with small prospect of receiving more—which means a loss of at least \$1,000,000 to these depositors, to say nothing of the losses incurred by the directors and stockholders.

The Prudential Trust Company was closed on September 10, 1920, when, because of "loans of bad and doubtful character, inability to maintain a required legal reserve, persistent withdrawals of deposits and other factors" it could no longer continue business. John E. Hannigan was named as liquidating agent. The savings depositors were paid in full, the final dividend being sent out on July 10, 1923. The commercial depositors had received $60\frac{2}{3}$ per cent up to 1927, and apparently stood to lose about \$400,000, with about an equal amount to be lost by the directors and stockholders.

The Cosmopolitan Trust Company was closed on September 25, 1920, after withdrawals of deposits at the rate of \$1,000,000 a month for the three preceding months, together with the condition of its loans, made it unable to continue to meet the heavy withdrawals. It was not until after a long investigation that it was brought out that "the losses from bad loans and investments, negligently, recklessly and carelessly made, and with little or no regard for the banking laws of the Commonwealth, were in excess of \$5,000,000." Mr. Henry O. Cushman was named by the commissioner as liquidating agent. Up to the beginning of 1927 the savings depositors had received 90 per cent in dividends, or a total of \$5,170,269.82. The commercial department creditors at the same time had received only 32 per cent, or a total of \$2,044,775.38. The losses to the depositors will reach several million dollars before final liquidation is completed. The president of this institution, Max Mitchell, was adjudicated a bankrupt by the Bankruptcy Court, although claims against him for money had and received, for statutory liability as a stockholder and for liability as a director, had been proved for \$2,768,802.95.

The Fidelity Trust Company was closed on September 28, 1920, when it could no longer stand the demands being made for withdrawals of deposits. Mr. W. Rodman Peabody was appointed liquidating agent. Negotiations were made whereby the bank was taken over by the Liberty Trust Company on April 18, 1921, but the entire capital and surplus had been wiped out, and the directors and stockholders suffered a loss of more than \$4,000,000. Speculative enterprises in which the bank's officers were interested, and unwarranted use of the bank's money for such purposes, were largely responsible for the plight of the institution.

The Tremont Trust Company was closed on February 17, 1921, when it appeared that the capital had become impaired and that the trust company was being conducted in an unsafe and unauthorized manner. Mr.

W. Rodman Peabody, who had completed his duties as liquidating agent of the Fidelity Trust Company was appointed to serve in a similar capacity in winding up the affairs of the Tremont Trust Company. On the date of closing the deposits in the savings department amounted to \$8,991,406.50, and in the commercial department to \$4,325,066.56, making the total deposits \$13,316,473.06. Up to 1927 a total of $96\frac{2}{3}$ per cent has been paid in dividends in the savings department, and $41\frac{2}{3}$ per cent in the commercial department. Further small dividends are expected in each of these departments.

The liquidating of these five institutions has been a long and arduous task, involving a tremendous amount of litigation. In most cases it was necessary to carry the legal cases to the Supreme Judicial Court, as questions involved had never before been passed upon. In enforcing the stockholders' and directors' liability, all sorts of complicated issues were involved.

In a great many cases debtors of the banks claimed that they were unable to pay in full the amount of their indebtedness. This necessitated extensive financial investigation as to the responsibility of the debtors. Had suit been pressed in a great many cases the debtors would have been forced into bankruptcy and little or no recovery for the depositors would have been made. Such a situation also prolonged the work of liquidation. It was deemed advisable, however, to follow whatever course would lead to the largest possible recovery for the institutions.

It may seem that too much attention has been paid to trust company failures, but these failures have been an extremely important part of the history of these institutions. Because of them the trust companies of Boston and of Massachusetts today afford greater protection to their depositors than do the trust companies of any other State in the country. Because of them Massachusetts today has the best supervision over its financial institutions of any State in the country. Because of them the trust companies generally are in the best condition in their history, and are under the most efficient management.

Under the heading of some of the oldest and largest trust companies brief individual histories are presented. They show the extent of the growth of these institutions and indicate the confidence reposed in them by the public. Of the fourteen Boston Trust Companies only twelve have savings departments and only nine have trust departments.

Twenty years ago there were nineteen trust companies in Boston with a total capital of \$12,500,000, as compared with a total of \$24,050,000 for the fourteen such institutions in 1926. During the same period the total surplus and undivided profits has grown from \$20,826,005 to \$33,327,179; the combined deposits have grown from \$147,579,973 to \$387,-

625,653; the trust departments have increased from \$22,405,157 to \$369,176,468, and the total resources, including trust departments, which amounted to \$203,398,651 twenty years ago, now reach the figure of \$846,048,429.98.

This comparison of figures tells the story of Boston's trust companies better than it could be told in words. The detailed figures as of June 30, 1926, are as follows:

BOSTON TRUST COMPANIES—June 30, 1926.

COMMERCIAL DEPARTMENTS.

Bank.	Capital Stock.	Total Assets.
American Trust Company.....	\$1,500,000	\$33,539,932.15
Bank of Commerce and Trust Company	600,000	5,155,815.95
Beacon Trust Company	1,500,000	25,124,666.12
Boston Safe Deposit & Trust Company.	1,000,000	23,541,464.59
Charlestown Trust Company	200,000	1,508,815.02
Columbia Trust Company	100,000	1,328,762.58
Exchange Trust Company	1,000,000	9,455,785.33
Jamaica Plain Trust Company.....	200,000	1,783,173.28
Liberty Trust Company	750,000	9,090,878.44
New England Trust Company.....	1,000,000	29,499,973.45
Old Colony Trust Company.....	12,000,000	210,484,233.88
Roxbury Trust Company	200,000	913,080.66
State Street Trust Company.....	3,000,000	69,041,328.82
*United States Trust Company.....	1,000,000	12,263,317.01
	<hr/>	<hr/>
	\$24,050,000	\$432,731,227.28

*The capital of the United States Trust Company was increased to \$2,000,000 in 1927, by the declaration of a 100 per cent. stock dividend.

COMMERCIAL DEPARTMENTS—Continued.

Bank.	Surplus and Undivided Earnings.	Deposits.
American Trust Company	\$2,792,112.58	\$25,920,184.54
Bank of Commerce and Trust Company	157,505.12	4,239,241.63
Beacon Trust Company	2,151,985.19	19,726,854.91
Boston Safe Deposit & Trust Company.	3,937,888.13	16,873,297.08
Charlestown Trust Company	26,327.55	1,276,107.56
Columbia Trust Company	126,350.95	1,102,386.63
Exchange Trust Company	1,111,289.67	6,429,551.45
Jamaica Plain Trust Company.....	62,345.71	1,439,926.09
Liberty Trust Company	757,928.32	7,217,027.11
New England Trust Company.....	2,885,660.15	23,140,312.74
Old Colony Trust Company.....	13,812,276.79	170,556,301.19
Roxbury Trust Company	5,950.36	707,130.30
State Street Trust Company	3,996,652.05	56,813,608.24
United States Trust Company.....	1,502,907.42	9,109,182.23
	<hr/>	<hr/>
	\$33,327,179.99	\$344,551,111.70

TRUST DEPARTMENTS.

Bank.	Total Assets.
American Trust Company	\$2,444,391.47
Bank of Commerce and Trust Company.....	117,466.03
Boston Safe Deposit & Trust Company.....	110,802,548.84
Exchange Trust Company	423,909.31
Liberty Trust Company	294,853.18
New England Trust Company.....	103,615,861.66

TRUST DEPARTMENTS.

Bank.	Total Assets.
Old Colony Trust Company.....	128,680,925.53
State Street Trust Company.....	19,466,408.66
United States Trust Company.....	3,330,104.23
	<hr/> \$369,176,468.91

SAVINGS DEPARTMENTS.

Bank.	Total Assets.	Deposits.
American Trust Company	\$227,242.50	\$226,309.50
Bank of Commerce and Trust Company.	1,226,237.42	1,208,377.04
Beacon Trust Company	4,525,498.25	4,447,936.67
Charlestown Trust Company	2,442,590.80	2,346,113.62
Columbia Trust Company	1,938,452.68	1,840,635.86
Exchange Trust Company	11,713,005.31	11,415,767.83
Jamaica Plain Trust Company.....	3,220,049.98	3,135,692.40
Liberty Trust Company	4,980,806.45	4,888,180.46
Old Colony Trust Company.....	3,216,636.51	3,196,728.28
Roxbury Trust Company	1,178,116.57	1,154,692.79
State Street Trust Company.....	2,409,437.29	2,377,957.56
United States Trust Company.....	7,062,660.03	6,836,149.96
	<hr/> \$44,140,733.79	<hr/> \$43,074,541.97

Following is a brief life story of some of the representative Boston trust companies:

Old Colony Trust Company—Although only thirty-seven years old, the Old Colony Trust Company of Boston has become the foremost trust company of New England and one of the truly great financial institutions of the country. It is the fourth oldest bank of its kind in Boston, having been incorporated May 8, 1890, and opened for business on June 14 of the same year.

It made its start in an obscure office at 50 State Street, with a staff of three men, T. Jefferson Coolidge, Jr., Charles S. Tuckerman, and George S. Stickney. The two customers who made up the first day's business, with deposits amounting to \$219,000, were both members of this office force. So rapidly did the company grow, however, that in 1892 it moved to the Ames Building at the corner of Washington and Court streets. By 1909 it occupied four floors of this building. Continued expansion and increasing inconvenience of accommodations, led to the purchase of the site at 17 Court Street, and the erection there of a four-story bank building, which is a part of the present main office, and was occupied in December, 1909.

The size of both business and staff by 1923 had driven the company into various annexes in the buildings near by, a far from satisfactory condition. A new ten-story building was therefore contracted for, to face on Cornhill and to connect with the Court Street Building. A novel feature of this new building was the use of a "setback" at the ninth

floor because of building restrictions. This allowed the addition of several stories and makes the building stand out in its section of the city. It was completed and occupied early in 1925.

In January, 1902, the first branch of the Old Colony Trust Company was opened at Temple Place in a remodeled shoe store. The present structure occupied by this branch was erected in 1903.

In 1910 the company absorbed the City Trust Company, an institution with deposits of approximately \$28,000,000. This company had been in business since 1902, and had absorbed the Mercantile Trust Company (with which had merged the Massachusetts Loan and Trust Company), and the Bunker Hill National Bank (with which had merged the Monument National Bank). The Old Colony Trust Company also took over the Copley Trust Company, an institution with nominal deposits only.

Four years later, in 1914, the Bay State Trust Company was acquired. This has since been operated at 222 Boylston Street as the Bay State Branch. The next acquisition was that of the Pilgrim Trust Company in August, 1925. This latter company had in turn succeeded to the business of the First State Bank, and had deposits of about \$700,000. Its main office was at 167 Summer Street, and it had contracted for a branch in the new Hotel Eliot, which was being built at the corner of Massachusetts and Commonwealth avenues. Both of these offices are now operated as branches of the Old Colony Trust Company.

Throughout its history the Old Colony Trust Company has had a phenomenal growth. On October 31, 1890, less than four months after it had opened, the deposits were \$3,512,060.35. On June 30, 1926, the deposits in the commercial department were \$170,556,301.19 and in the savings department, \$3,196,728.28, making a total of \$173,753,029.47. Its trust department, on October 31, 1900, ten years after the bank was first opened, amounted to \$93,707.43. On June 30, 1926, the trust department had assets of nearly \$129,000,000, stamping it as the largest trust department of any bank in New England.

The company's staff in 1890 grew from three to thirteen, while in 1926 it had eighty-five officers and 885 employees. The main office alone has 835 officers and employees.

The banking department has over 29,000 individual and corporation banking accounts, which is considerably more than any other trust company in New England. The transfer department is now transfer agent for 234 corporations and in 99 of these cases it is also appointed to pay dividends. This is the largest department of its kind in New England.

The Old Colony Corporation, a subsidiary, occupies a front-rank position among distributors of high grade securities throughout New England.

While the Old Colony Trust Company is distinctly a New England



BOSTON ARMY SUPPLY BASE, VIEW FROM AEROPLANE



bank, it is well and favorably known throughout the United States, and has customers in almost every part of the world. Its officers are as follows:

President, Philip Stockton; secretary, C. B. Wetherbee; treasurer, Wilbur W. Higgins; Actuary, F. J. Bradlee; board of directors, Gordon Abbott, C. F. Adams, Oliver Ames, William Amory, D. F. Appel, C. F. Ayer, M. G. Chace, T. J. Coolidge, C. E. Cotting, Alvah Crocker, T. K. Cummins, P. Y. DeNormandie, Philip Dexter, W. B. Donham, J. T. Dorrance, F. C. Dumaine, F. J. Fahey, Reginald Foster, G. P. Gardner, F. R. Hart, R. F. Herrick, J. C. Howe, H. C. Keith, Arthur Lyman, James MacNaughton, G. von L. Meyer, Maxwell Norman, C. J. Paine, R. T. Paine, 2d, R. S. Russell, Abbott Stevens, G. S. Stevenson, Philip Stockton, P. F. Sullivan, E. S. Welch, C. W. Whittier, Robert Winsor, Jr., and C. A. Wood.

The State Street Trust Company—Second in size among the trust companies of Boston is the State Street Trust Company, which, although it was not incorporated until 1891, has a history dating back to 1792, through its merger in 1925 with the National Union Bank, the second financial institution to be organized in Boston.

The State Street Trust Company, in an elaborate brochure issued in 1926, describes its origin by stating: "In the spring of 1891, some of the officers of the Third National Bank and several of their friends, recognized that it would be a great convenience for the box-renters of the State Street Safe Deposit Company to have a bank in the same rooms so that they could have an accessible place in which to deposit or cash their coupons. Mr. Moses Williams, who was then president of the Third National Bank, with offices adjoining, owned a charter which he thought might be useful for this purpose."

The work of organizing the bank was promptly undertaken, and on July 1, 1891, the State Street Safe Deposit and Trust Company was opened, with a capital of \$300,000, largely subscribed for by the stockholders of the Third National Bank. The first day's deposits amounted to only \$8,898, and the first loan to be made was on stock of the Boston & Maine Railroad, which at that time was selling at \$165 a share.

The following men were present at the first meeting of the board of directors: Moses Williams, Joseph B. Russell, Eliot C. Clarke, Frederic J. Stimson, Edward Atkinson, Thomas O. Richardson, Charles E. Sampson, Arthur Wainwright and Francis B. Sears. Colonel William L. Chase and Royal E. Robbins were added to the board at its second meeting.

In 1897 the name of the institution was shortened to the State Street

Trust Company. In 1901 the Third National Bank was consolidated with the National Shawmut Bank, and the trust company became entirely independent of control by outside institutions, a position which it has maintained ever since.

Late in 1900 the company moved from its original location in the Exchange Building, to the Union Building, taking the offices on the corner of State and Exchange streets. At this time the deposits were about \$2,000,000. In the eleven years during which it remained at this location, the deposits increased to \$13,000,000. In 1905 a branch office was located in the Back Bay section of the city, having been voted by the directors three years earlier. A building was erected and occupied at the corner of Massachusetts Avenue and Boylston Street, equipped with safe-deposit vaults.

In December, 1911, the main office of the trust company was moved into the Worthington Building, on another corner of State Street, diagonally across from its previous location, where it remained for fourteen years, during which the deposits grew to \$40,000,000. In 1916 the State Street Trust Company absorbed the Paul Revere Trust Company, the Copley Square branch of which was continued as a branch of the State Street institution.

The bank's quarters in the Worthington Building became inadequate as the institution continued to grow, and finally a picturesque building of the old Colonial type, was erected at the corner of State and Congress streets, on what is practically the identical location where the bank was first started. The building, which was opened in 1925, preserves the Colonial atmosphere throughout, including its furnishings and rare relics, and attracts thousands of visitors annually.

The trust company assumed the management, upon moving into its new quarters, of the State Street Deposit Vaults, with which it started its career. It then effected the merger with the National Union Bank, which brought its deposits to \$57,000,000, the capital being increased at the same time to \$3,000,000.

Considerable mention has been made in this record of the National Union Bank. The trust company has carefully preserved the original charter, granted in 1792, which was signed by John Hancock, the first Governor of Massachusetts. Moses Gill, lieutenant-governor, was the institution's first president. The records of the bank for the first twelve years were never saved, but the first meeting of the directors of which there is an existing record, shows the following men in attendance, January 3, 1804: Samuel Brown, Thomas L. Winthrop, Josiah Quincy, John Welles, John Prince, Jr., Joseph Head, Thomas Davis, Samuel Cobb, Stephen Codman and Benjamin Bussey.

The presidents of the bank, following Mr. Gill, were Oliver Wendell, Samuel Brown, Thomas L. Winthrop, Samuel Fales, Chester Adams, Thaddeus Nichols, George C. Richardson, Charles L. Young, George Whitney, James R. Hooper, and Henry S. Grew.

The bank located in 1792 in the residence of the Hon. Perez Morton, at the corner of State Street and Exchange Lane. In 1799 it purchased the property and in 1826 a new building was erected on the same site. The building was sold in 1850, but the bank continued as a tenant, occupying the same location for a period of about 130 years. All of the bank's old papers, many of which are extremely interesting from an historical standpoint, are carefully preserved by the trust company.

The State Street Trust Company, on June 30, 1926, had total assets of \$69,041,328.82 in its commercial department, \$19,466,408.66 in its trust department, and \$2,409,437.29 in its savings department. Its surplus and undivided earnings amounted to \$3,996,652.05.

Its officers were as follows: President, Allan Forbes; treasurer, Walter F. Pickett; secretary, Edward D. Harlow; board of directors, R. L. Aggasiz, Harcourt Amory, Edmund Billings, Ingersoll Bowditch, H. H. Bundy, Allston Burr, H. B. Cabot, A. L. Carr, H. F. Clark, A. E. Colby, H. C. Dodge, J. W. Farley, Allan Forbes, F. M. Forbes, R. H. Gardiner, G. P. Gardner, Jr., A. F. Goodwin, H. S. Grew, G. E. Hall, J. L. Hall, B. N. Hamlin, C. M. Holmes, F. M. Holmes, H. F. Hurlburt, James Jackson, Harris Livermore, H. F. Mason, W. B. McSkimmon, William Minot, J. F. Moors, W. E. Nickerson, B. W. Palmer, Francis Peabody, W. M. Prest, J. H. Soliday, Eliot Spalding, F. J. Stimson, M. B. Stone, J. H. Storer, J. A. Sweetser, M. C. Tuttle, B. W. Warren, S. D. Warren, E. S. Welch, F. S. White, H. H. Whitman, Moses Williams, S. H. Wolcott.

The American Trust Comany—The American Trust Company, which has the third largest commercial department of the Boston trust companies, received its charter in 1881 and was opened on August 29 of that year. The bank's ancestry, however, dates back to 1825, as a result of its absorption in 1910 of the Bunker Hill National Bank, which was purchased from the City Trust Company when the latter institution was taken over by the Old Colony Trust Company.

Among the original directors of the American Trust Company, who were incorporators of the institution, which first had the name of the American Loan and Trust Company, were I. Tucker Burr, Asa P. French, Henry D. Hyde, A. L. Coolidge, David P. Kimball, George C. Lord, Jonas H. French, Alexander H. Rice, F. Gordon Dexter, Elisha Atkins, and Henry M. Whitney.

In 1906 the Adams Trust Company was absorbed, and in 1907 the bank shortened its name to the American Trust Company. In that same

year, Russell G. Fessenden, the present head of the institution, became its president. In 1910 came the purchase of the Bunker Hill National Bank, which is now the Charlestown branch of the trust company.

During the past twenty years under Mr. Fessenden, the American Trust Company has had a rapid and steady growth. In 1907 the capital was \$1,000,000, earned surplus \$1,500,000, undivided profits, \$427,000, and deposits \$9,500,000. On June 30, 1926, with a capital of \$1,500,000, the total assets of the commercial department amounted to \$33,539,932, surplus and undivided earnings reached \$2,792,112, and the deposits were \$25,920,184. In addition it had a trust department of \$2,444,391 in total assets, and a savings department of \$227,242.

The bank's quarters extend from 50 State Street, back to Faneuil Hall Square and to Exchange Street. It owns the Union Safe Deposit Vaults, the oldest company of the kind in the State, which was organized by Henry Lee on January 1, 1868, and which serves several thousand clients.

The Bunker Hill Bank of Charlestown, which became a part of the American Trust Company, as already mentioned, was opened on July 30, 1825, with a capital of \$150,000, in Washington Hall. Its officers were Timothy Walker, president; Henry Jaques, cashier; and Isaac Warren, Nathan Tufts, Timothy Walker, Elias Phinney, Isaac Mead, Jotham Johnson, Thomas J. Goodwin, Seth Knowles and David Devens constituting the board of directors. In this same year the fiftieth anniversary of the Battle of Bunker Hill was observed, when General Lafayette laid the corner stone of the Bunker Hill monument.

Mr. Walker served as president of the bank for ten years, and upon his resignation, was succeeded by David Devens, who died in 1855. The third president, Edward Lawrence, served for thirty years. Timothy T. Sawyer, who followed, resigned after five years. Charles R. Lawrence, son of the third president, succeeded Mr. Sawyer and remained in office for sixteen years. Fred K. Brown became president of the institution in 1906, and is now the manager of the branch of the American Trust Company, which the bank became. In the meantime, during this long period of years, the bank had become a national bank, and in its later years had absorbed the Monument National Bank.

The officers of the trust company, in addition to Mr. Fessenden, are as follows: Treasurer, Waldo F. Glidden; secretary, Charles H. Bowen; assistant treasurers, A. Bancroft, L. S. Ilsley, P. P. Mason; directors, R. L. Agassiz, F. G. Allen, J. C. Allen, Hobart Ames, J. S. Ames, Chandler Bullock, G. E. Cabot, A. B. Chapin, C. E. Cotting, G. W. Cox, Gordon Dexter, William Dexter, W. R. Driver, R. G. Fessenden, S. H. Greene, F. R. Hart, R. F. Herrick, Jr., N. W. Jordan, James Lawrence, Lester Leland, J. A. Parker, J. W. Powell, R. P. Snelling, F. W. Stearns, William Whiting.

The United States Trust Company—Like the Boston Safe Deposit and Trust Company, the United States Trust Company had a hard time in getting started, and like the other institution, had a period of eight years elapse between the time it received its charter and the time it was opened for business. The charter was granted in 1887 and the original name of the bank was the Commonwealth Safe Deposit and Trust Company. This was changed in 1888 to the United States Safe Deposit and Trust Company, which was shortened in 1895 to the present name, before opening on March 4 of that year.

On June 30, 1926, with a capital of \$1,000,000, the United States Trust Company had total assets of \$12,263,317 in its commercial department, ranking seventh among the trust companies of Boston. Its deposits were \$9,109,182, and the surplus and undivided profits amounted to a total of \$1,502,907. Its trust department of \$3,330,104 was fifth in size, and its savings department of \$7,062,660 ranked second, being exceeded only by the Exchange Trust Company.

Its capital was increased in 1927 to \$2,000,000 by the declaration of a 100 percent stock dividend. In connection with this dividend a statement was issued by A. C. Ratschesky, president of the institution, which said in part:

"The directors are very much gratified that the prosperous condition of the company warrants this stock dividend and take this occasion to review the dividend history of the company since its formation, which is interesting and unique among the banks of New England. The United States Trust Company opened for business on March 4, 1895, and the first dividend was paid on January 1, 1896, at the rate of five percent a year. Dividends since that date have been as follows:

"1896, 5 percent; 1897, 5 percent; 1898, 5 percent; 1899, 6 percent; 1900, 6 percent; 1901, 8 percent; 1902, 9 percent; 1903, 10 percent; 1904, 10 percent; 1905, 10 percent; 1906, 12 percent; 1907, 12 percent; 1908, 12 percent; 1909, 14 percent; 1910, 18 percent; 1911, 20 percent, 1912, 24 percent; 1913, 25 percent; 1914, 25 percent, 1915, 25 percent; 1916, 25 percent; 1917, 118½ percent (plus valuable rights); 1918, 12 percent; 1919, 15 percent; 1920, 16 percent; 1921, 16 percent; 1922, 16 percent; 1923, 20 percent; 1924, 20 percent; 1925, 23 percent; 1926, 25 percent; 1927, 25 percent and 100 percent stock dividend.

"In 1917 a cash dividend of 100 percent was paid, and the stock was increased from \$300,000 to \$1,000,000, stockholders being given the right to subscribe for 2⅓ new shares for each share then held, at a price of \$100 per share.

"Prior to the increase of capital in 1917, the stock was quoted at \$725 bid, and after the dividend of 100 percent was paid and the new stock of 2⅓ additional shares for each share held was issued at par, it sold at

\$250 a share. The stock is now quoted at \$625 bid, which shows a large increase in value, in addition to the very substantial dividends paid during the past ten years."

In addition to Mr. Ratshesky, the officers are as follows: Actuary, C. B. Mitchell; secretary, Henry P. Tilden; treasurer, I. A. Ratshesky; directors, J. L. Bates, Nelson Curtis, J. H. Edwards, Adolph Ehrlich, P. E. Fitzpatrick, C. W. Gammons, W. F. Garcelon, F. S. High, C. A. Pastene, A. E. Pillsbury, A. C. Ratshesky, I. A. Ratshesky, G. F. Schrafft, C. H. Sherburne, C. S. Spencer, E. C. Stone, Leon Strauss, H. P. Tilden.

The New England Trust Company—The oldest Boston trust company, in point of actual operations, is the New England Trust Company, which has the third largest trust department and the fourth largest commercial department of the Boston trust companies. It does not maintain a savings department. The institution received its charter in 1869 and was opened on February 20, 1871. It is one of the few banking institutions that has never figured in the consolidation movement among the national banks and trust companies of the city.

With a capital of \$1,000,000, on June 30, 1926, the New England Trust Company had total assets of \$29,499,973 in its commercial department, with surplus and undivided profits of \$2,885,660, and deposits of \$23,140,312. The total assets of its trust department on the same date, amounted to \$103,615,861.

The officers of the trust company are as follows: President, James R. Hooper; secretary, Leo W. Huegle; treasurer, John W. Pillsbury; directors, Arthur Adams, J. O. Beebe, J. D. C. Bradley, Morgan Butler, C. P. Curtis, G. H. Davenport, F. C. Dumaine, Jr., William Endicott, F. W. Fabyan, F. P. Fish, C. H. W. Foster, F. H. Gage, F. C. Gray, Sidney Harwood, F. W. Hobbs, J. R. Hooper, R. A. Leeson, A. P. Loring, Jr., Ernest Lovering, Roger Pierce, Walworth Pierce, C. O. Richardson, H. M. Sears, H. L. Shattuck, George Wigglesworth.

The Boston Safe Deposit and Trust Company—Although possessed of the oldest charter, the Boston Safe Deposit and Trust Company is the second oldest of Boston's trust companies in point of operations. It obtained a charter from the General Court in 1867, under the name of the Boston Safe Deposit Company, which was changed to the present name in 1874, but it was not until June 1, 1875, eight years after the charter had been obtained, that it was able to open its doors.

Considerable mention has already been given to this institution, which has the second largest trust department and stands sixth in its commercial department, among the trust companies of the city. It does not maintain a savings department. With a capital of \$1,000,000, on June 30, 1926, it had total assets of \$23,541,464 in its commercial department,

deposits of \$16,873,297, and surplus and undivided earnings of \$3,937,888. Its trust department, on the same date, had total assets of \$110,802,548.

The officers of the Boston Safe Deposit and Trust Company are as follows: President, Charles E. Rogerson; secretary, Francis J. Burrage; treasurer, Laurence G. Dean; directors, N. F. Ayer, H. L. Bailey, W. C. Baylies, H. G. Brooks, W. T. Carleton, C. C. Converse, E. B. Dane, James Dean, C. F. Dowse, J. W. Farwell, Amor Hollingsworth, E. W. Hutchins, J. S. Lawrence, Homer Loring, Herbert Lyman, E. G. Preston, C. E. Rogerson, Leverett Saltonstall, H. S. Shaw, E. E. Silver, Nathaniel Stevens.

Boston's Savings Banks—Boston is justly proud of the history of its mutual savings banks, and, indeed, has a record with respect to these institutions which no other city can boast. The first savings bank ever to be incorporated by any governmental agency in the world, was the Provident Institution for Savings in the town of Boston, which received its charter from the Massachusetts Legislature in 1816. From that year to the present, a period of 110 years, the Boston savings banks have played an important part in the banking history of the city.

Although the first savings bank ever to be incorporated, the Provident Institution for Savings was the second in America. Previously, also, savings institutions had been established in England and Scotland, but it was not until 1817 that the British Parliament sanctioned such banks by incorporating them. The original purpose of savings banks is clearly shown in the following petition of the founders of the Provident Institution, as presented to the General Court:

"Humbly represent the subscribers, citizens of the town of Boston, that in their opinion an institution, by which all classes in the community may be encouraged to the practice of frugality, and especially industrious mechanics, either journeymen or masters, seamen, laborers, and men of small capital, widows and others, may receive from their earnings of wages or profit, regularly deposited and systematically invested in public stocks or otherwise, a profit proportional to the success of the institution, and prosperity of the country, is highly desirable; that similar benevolent institutions have been immensely successful in other countries, and are now contemplated in Philadelphia and New York; that they do not expect or desire any benefit or profit to themselves other than is enjoyed by every individual in the community; for the success of such a design they are willing to devote a part of their time, without reward, to the management of such a charity, and give the profits of the establishment in due proportion to the depositors; that they desire to have the authority only as above to receive deposits, in sums as small as one dollar, and to divide among the depositors the profits arising from these

funds, invested in the most secure stocks or from loans; and to ensure more effectually these useful ends, they pray that they may be incorporated into a corporation by the name of the Provident Institution for Savings in the town of Boston, and with such immunities, restrictions, rights, and privileges and duties as to your honor may seem meet, and as in duty bound will ever pray."

The petition was signed by William Phillips, John Lowell, James Savage, John Phillips, Richard Sullivan, Josiah Quincy and others. It was drawn following a meeting held for the purpose of considering the expediency of establishing such an institution, and resulted in an act of incorporation being granted on December 5, 1816. The bank opened on February 19, 1817, in Scollay Square, with Hon. William Phillips as the first president, and James Price as the first treasurer.

Almost nine years later the second savings bank in Boston—the fourth in the State—obtained its charter from the Legislature. It was the Institution for Savings in Roxbury and Vicinity, chartered on February 22, 1825. On February 21, 1829, the Warren Institution for Savings in the town of Charlestown was incorporated. The fourth Boston savings bank was incorporated on March 7, 1833, and called the Savings Bank for Seamen in the City of Boston—afterwards changing its name to the Suffolk Savings Bank for Seamen and Others.

The Suffolk was the nineteenth Massachusetts savings bank, and the last to receive a special charter from the Legislature, as in 1834 a general law was passed, known as the first savings bank act, specifying a form of charter and providing for a uniform system in the operation of such institutions, under suitable regulation. A controversy arose over the application of this act, and the Provident Institution for Savings carried the case into the courts on the ground that subsequent legislation did not apply where a special charter had been given by the General Court. The Supreme Judicial Court, however, in a lengthy opinion, held against the bank.

In 1838 an act was passed by the Legislature creating a board of three bank commissioners, whose duty it was to visit every bank in the State at least once during the year. The commissioners were given access to the vaults, books and papers of each bank, and were authorized that whenever upon the examination of any institution a majority of the commissioners were of the opinion that the bank was insolvent, or that its further operation would be hazardous to the public, or that it had exceeded its powers or had failed to comply with the law, the commissioners were empowered to apply to the Supreme Court for an injunction restraining the institution from further operations.

It was not until October 15, 1859, forty-three years after savings

banks were first established, that it became necessary for the commissioners to close a Boston savings bank. On that date it was discovered that there had been a defalcation by the treasurer of the People's Five Cents Savings Bank, and that the institution as a result was insolvent. The deposits amounted to \$150,000. Eighty per cent was paid in dividends, so that the total loss to the depositors amounted to \$30,000.

Little reference was made to the failure by the commissioners, although in their report, after commenting on two previous failures in other parts of the State, they said:

"These institutions, more than any other which deal in money, are based on faith—on the confidence reposed by the depositors, a class greatly liable to apprehension and panic, in the disinterestedness, the integrity and purity of character of the managers, in their personal devotion to their duty, and their inflexible adherence to the well known laws enacted by the State for their guidance. So vital is this to their existence, that any marked instance of neglect, of unfaithfulness, or of dereliction in duty, any bold or reckless policy which should tend to warp these institutions from their original design, and thus to bring in general distrust instead of confidence, could not fail to produce unhappy results. Here, if anywhere, carelessness, recklessness, or indifference deepen into crime; while premeditated crime assumes a blackness unparalleled by any other which can be committed against the rights of property.

"It is a just cause for congratulation that our savings banks have, with a single recent but sad exception, been so managed—in harmony with their true design, and in conformity with the laws, that they have deserved and enjoyed the confidence of the people, and been enabled to exert a widespread and healthful influence—inducing everywhere habits of industry, economy and thrift. Their deposits have steadily increased, until they have reached \$39,424,418, an amount much larger than one-half the banking capital of the Commonwealth."

This extract from the report of the commissioners for 1859 is referred to first, by way of showing the attitude toward savings banks at that time, and also by way of introducing a few facts with reference to the manner in which the banks were conducted. With the exception of the panic years of 1877 and 1878, when the savings banks were so heavily loaded with real estate investments that many of them could meet the demands of their depositors, failures have been few and far between. Cases of outright dishonesty have been exceedingly rare, and both the city and State have been fortunate in the men who have been conducting their savings banks.

In the 110 years of history of the Massachusetts savings banks, twenty-three institutions have failed, ten of which were in the two years

mentioned and because of excessive real estate loans on inflated values. The total deposits in these twenty-three banks amounted to \$15,028,870. The average amount paid to depositors, in liquidation, was 82.23 per cent, making a total loss of \$2,549,868. In considering the aggregate of the deposits over this long period, the loss would represent an infinitesimal part of a mill on a dollar.

Of the twenty-three banks which failed, seven were in Boston. Their total deposits were \$8,088,998. An average of 85.70 per cent was paid to depositors, the total loss amounting to \$1,005,451.

Mention has already been made of the People's Five Cents Savings Bank. The other failures will be briefly referred to. The second savings bank in Boston to be closed was the Mechanics' Savings Bank, on January 12, 1877, of which the commissioners reported:

"This institution was incorporated March 30, 1874, and began business June 27 of the same year in School Street, in close proximity to two of the largest savings banks in the city. There seems to have been no public need of this bank. Burdened with an onerous lease, its expenses were more than seven times greater than the average of the savings banks of the State. Commencing business just after the turn in the tide of a long period of fictitious monetary prosperity, its deposits were invested mainly in public funds and bank stocks at high rates of premium, and in mortgages of real estate at the high valuations of that period; a part of which seemed to have been for the benefit of two land companies in the vicinity of Boston, members of which were also officers of the bank."

The deposits of the Mechanics' Savings Bank amounted to \$428,934. Dividends of 72.20 per cent were finally paid, the loss reaching \$119,243.

The West Boston Savings Bank failed on January 9, 1878, after every effort had been made to save it. The bank had been in difficulties for a year and a half, as the result of excessive dividends as well as excessive loans. It had been temporarily enjoined from doing business during that period, and on its reopening was subjected to such heavy withdrawals that it could not meet the strain. Its deposits were \$1,822,015. Dividends amounting to 85 per cent were paid, and the total loss was \$273,302.

The largest of the Boston savings banks to fail was the Mercantile Institution for Savings, which was closed on February 20, 1878. Withdrawals had been so heavy prior to the failure, that a sixty days' notice of intention to withdraw deposits had been required. The real estate loans were such that the commissioners deemed it prudent to wind up the bank's affairs. The deposits were \$3,298,060, and the losses amounted to \$542,530, dividends in all being 83.55 per cent.

Six days later the Dorchester Savings Bank closed its doors, for similar reasons. The bank had passed a dividend in an effort to repair its

losses, but the withdrawals were so heavy that after one-third of the deposits had been taken out, failure was inevitable. The deposits at the time of the failure amounted to \$398,161. Dividends of 92.65 per cent were paid to the depositors, so that the total loss was only \$29,264.

On April 16, also of 1878, the Emigrant Savings Bank failed, its difficulties being similar to the others during this period. Its deposits were \$1,982,604, of which 99.50 per cent was paid in dividends to depositors, the loss being only \$9,913. The officers of the bank protested strongly against the action of the commissioners in closing the bank's doors.

The last savings bank to fail in Boston was on September 19, 1914, when the commissioner (the board of three having given way to a single commissioner) closed the Lafayette Savings Bank. This institution had been doing business for less than a year, and the first examination disclosed that its funds were being illegally invested and that misappropriations had been made. The deposits were only \$9,224, of which 87 per cent was returned in dividends, leaving a loss of \$1,199.

The Boston savings bank failures, especially those in 1877 and 1878, resulted in a tightening of the statutes and in making these institutions more cautious of their investments. Every bank in the city is in a strong position as a result of the experiences of the past. Legislation has been enacted from time to time restricting these institutions, but in the past year or two the General Court has shown a disposition to broaden the investment field—a necessity because of the vast growth of the banks.

The savings banks pay a tax of one-half of one per cent of the average deposits to the State. The imposition of this tax is interesting. It was first proposed in 1850, but the legislative committee on banks and banking was opposed to it on the ground that it would "deter people from depositing in savings banks, and would weaken the stimulants and inducements to industry and frugality among the people of the Commonwealth, and increase the number of poor, the poor-rates and the taxes upon property already subject to taxation, thus injuring many and benefiting none."

As a Civil War measure, however, this tax was imposed in 1862. In 1868 it was increased to three-fourths of one per cent, but in 1876, when the savings bank laws were consolidated, the tax was reduced to one-half of one per cent, where it has since remained. Under this tax the Boston savings banks have contributed many millions of dollars into the State treasury, although the bankers have felt that it was a violation of the general spirit of the laws governing philanthropic institutions.

After 110 years there are now twenty-four savings banks in Boston with total assets of \$553,187,740, and deposits of \$508,858,691, as follows:

METROPOLITAN BOSTON

BOSTON SAVINGS BANKS—June 30, 1926.

Bank.	Total Assets.	Deposits.
Blackstone Savings Bank	\$2,521,884.08	\$2,372,258.63
Boston Five Cents Savings Bank.....	86,299,026.02	78,948,204.24
Boston Penny Savings Bank.....	20,919,267.90	18,957,628.29
Brighton Five Cents Savings Bank.....	6,435,413.85	5,859,641.03
Columbus Savings Bank	183,953.67	173,350.12
Charlestown Five Cents Savings Bank..	55,350,632.07	51,099,029.81
Dorchester Savings Bank	5,166,102.26	4,938,977.16
East Boston Savings Bank.....	13,353,864.50	11,934,388.39
Eliot Savings Bank	13,668,762.21	12,633,930.43
Franklin Savings Bank	29,228,625.45	26,294,661.79
Grove Hall Savings Bank.....	2,353,936.22	2,270,678.07
Hibernia Savings Bank	2,007,742.92	1,931,825.36
Home Savings Bank	54,481,259.98	49,464,469.37
Hyde Park Savings Bank.....	4,227,160.51	3,847,959.35
Institution for Savings in Roxbury....	18,037,041.09	16,761,530.84
Lincoln Savings Bank	519,877.67	492,239.19
North End Savings Bank	8,371,953.09	7,737,647.83
Provident Institution for Savings.....	94,466,788.28	87,618,516.08
South Boston Savings Bank	17,592,702.32	16,017,721.22
Suffolk Savings Bank	56,158,594.28	52,458,388.98
Sumner Savings Bank	2,413,383.88	2,271,010.90
Union Institution for Savings	20,140,169.77	18,279,142.34
Warren Institution for Savings.....	24,376,853.36	22,324,250.95
Willey Savings Bank	14,912,745.00	14,171,241.49
	<hr/> \$553,187,740.38	<hr/> \$508,858,691.86

No history of Boston's savings banks would be complete without the individual narratives of some of its oldest and largest of these institutions.

The Provident Institution for Savings—As already set forth, the Provident Institution for Savings in the town of Boston was the first savings bank to be incorporated—December 13, 1816, although the legislative action was taken a few days previously. It began business February 19, 1817, in the old Court House on Court Street, Scollay Square, which was erected in 1770, and torn down in 1831.

James Savage, lawyer, scholar and philanthropist, is generally accredited with arousing the interest which led to the establishment of the bank. While visiting in Gardiner, Maine, his attention was attracted to a "scrap of paper" above a fireplace. It was a plan of the "Institution in England (London) for the Savings Banks." Although he did not half read the plan, the idea became fixed in his brain, and on his return to Boston he approached many prominent men and suggested that some such institution was needed.

At the first he encountered apathy, distrust and ridicule, but gained strong support from Bishop Jean Lefebvre de Cheverus, the first Roman Catholic Bishop of Boston, who at once interested himself in the plan. The bishop desired a secure place of deposit for the earnings of parishioners who, because of the lack of such a place, had been squandering their money.

As a result of the continuous agitation carried on by these two men, a meeting was held on November 21, 1816, at the Exchange Coffee House, at which it was unanimously voted, after a long and earnest discussion, to found a mutual savings bank.

A committee was appointed to apply to the General Court for an act of incorporation. Extracts from the committee's application have been quoted previously. Boston at this time had a population of 40,000, and was still a town, not becoming a city until 1822.

The original incorporators of the institution, forty-eight in number, included Lieutenant-Governor William Phillips, United States Marshal James Prince, two judges, four lawyers, three clergymen, five mechanics and thirty-two merchants. Mr. Phillips was elected the first president, and called the incorporators together for their first meeting on December 18, 1816. A system of by-laws was adopted at this meeting, the first of which was as follows:

"Object of the Institution, To provide a safe and profitable mode of enabling industrious persons of all descriptions to invest such parts of their earnings or property, as they can conveniently spare, in a manner which will afford them both profit and security."

The by-laws provided that the affairs of the institution should be managed by thirty-seven trustees, including a president and twelve vice-presidents, these trustees to have power to elect a treasurer and other necessary officers. The trustees were to be elected by the members of the corporation at an annual meeting and to hold office for a year. This same form of management still exists. It was provided that one dollar should be the smallest deposit allowed, and that five dollars should be the smallest amount to draw interest, the rate of which was fixed at 5 per cent per annum. The money deposited was to be invested either in the stocks of the United States, the stocks of the State of Massachusetts, the capital of Boston banks, the capital of the United States Bank, or in private securities, as a standing committee should decide. No trustee or officer was ever to be a borrower. Once in every five years an extra dividend was to be declared and paid to those depositors who had had accounts in the institution for a year or more, in proportion to the length of time that the accounts had been standing and to their respective amounts.

The first officers and trustees were as follows:

His Honor William Phillips, president; John Phillips, Samuel Parkman, James Perkins, James Prince, John Lowell, Russell Sturgis, Josiah Quincy, Jonathan Hunnewell, Ozias Goodwin, Redford Webster, Jonathan Amory, Jr., Joseph Coolidge, Jr., vice-presidents.

Jesse Putnam, Elisha Ticknor, John Richards, Rev. Dr. Baldwin, John D. Williams, John Bellows, William Mackay, Rev. William E. Channing,

John L. Sullivan, Samuel Snelling, William Little, John Dorr, Samuel H. Walley, William Harris, Andrew Ritchie, Edward Tuckerman, Jr., Gideon Snow, David Greenough, Samuel May, Gedney King, William Cochran, Thomas Motley, William Ropes, James Savage, trustees.

The trustees held their first meeting on December 20, 1816, but several disputes developed over questions of policy which caused some of them to become inclined to give up the whole project, although the institution had already received its charter. After numerous meetings the difficulties were straightened out and James Prince was elected treasurer and James Savage clerk. Deposits were limited to \$1,000. The plan for the repayment of money to depositors at pleasure was discarded, and the depositors were authorized to draw money out semi-annually or annually, with the stipulation that depositors should have the choice of receiving their deposits in cash or stocks owned by the corporation—the cash payment to be at the current value of such stocks at the time of withdrawal.

James Savage, the founder, made the first deposit, ten dollars, when the bank was opened. The idea being entirely new, required an educational campaign, which was conducted by nailing a copy of the prospectus on trees on Boston Common. The bank was open for business only one day a week, and at the end of the first year the deposits amounted to \$67,667.44. The dividends in the first year were earned simply from the 6 per cent interest paid by the State banks in which funds were deposited. One other earning in that first year amounting to a total of \$19.61, came from the sale of "Spanish Milled Dollars."

In 1818 the trustees decided that the total sums received and remaining under the management of the institution should not at any time exceed \$300,000, and also that no deposits should be received from any corporate bodies, or any deposit from any one person at one time or on one day larger than \$100 unless the depositor were a sailor desiring to deposit his wages.

The trustees established a board of investment in 1820, consisting of three trustees, one vice-president, the treasurer and secretary. The board was given authority to direct all financial matters. It was to meet every Thursday at one o'clock to receive and act upon all applications for loans, and to make all transfers of stock. Not less than three members constituted a quorum, and the consent of all present was necessary for every action. In 1822 it was voted to accept deposits not only from persons living in Boston and Charlestown, but in Quincy, Milton, Dorchester, Dedham, Roxbury, Brookline, Waltham, Brighton, Newton, Weston, Cambridge, Watertown, West Cambridge, Medford, Saugus, Malden and Chelsea. In 1823 the institution moved to the Scollay Building on Tremont Street, which was located where the Scollay Square subway

station now stands. In the same year, after long debate, it was voted to accept deposits from clergymen, over which there had been some question, on the ground that they were "just objects of the care of the institution."

At the end of the first ten years the deposits had grown slowly to \$736,972.84. In 1833 the institution again moved. It purchased from Jonathan Phillips for \$6,000 the property on the northeasterly side of the King's Chapel Burying Ground, where the southwesterly end of the Kimball Building now is, at one time occupied by the city of Boston for a Probate Court and Registry of Deeds, where it erected a three-story building. It actually sold by deed to the Massachusetts Historical Society the second story and one-half of the attic of the building, with a provision that in case of destruction by fire the Historical Society should be entitled to one undivided fourth of the land. This building was used for more than twenty years, until it purchased the site of its present building on Temple Place, to which it moved in 1856. The property has been added to since that time, and the building was last remodelled in 1906.

The growth of the bank was very slow, and at the end of fifty years the deposits were only \$8,989,038.14. Since that time, however, it has gone forward with leaps and bounds. In 1916, when it celebrated its one hundredth anniversary, the deposits were about \$55,000,000. Dividends were paid every six months, varying from 3 to 5 per cent a year, and during the period from 1847 to 1877, when interest rates were high and money was often loaned on mortgages at 7.30 per cent, extra dividends were declared every five years, often as high as 20 per cent, so that the average rate of dividends for one hundred years was five and three-eighths per cent.

The institution weathered every panic from the time it first opened, and never had to close its doors. It has always paid its depositors when they asked for their money, though once or twice in the case of "currency panics" it was obliged to give checks payable only through the Clearing House. Its depositors are scattered all over the world.

On June 30, 1926, almost 110 years after its establishment, the Provident Institution for Savings in the Town of Boston had total deposits of \$87,618,516.08, and total assets of \$94,466,788.28.

The officers of the institution are George P. Gardner, president; Robert D. Brewer, treasurer; Francis C. Gray, clerk; John S. Adams, vice-treasurer, and Nathaniel P. Simonds, assistant treasurer.

The Boston Five Cents Savings Bank—Although sixth in point of years, the Boston Five Cents Savings Bank ranks second in size among the savings institutions of Boston. Alonzo H. Evans, treasurer of the

bank from the time it was opened in 1854 until 1874, and president from that year until 1907—and whose son and grandson have since succeeded to the presidency—was the man responsible for the founding of the institution.

In November, 1853, he introduced a group of persons in a movement to establish an additional savings bank in Boston “to induce the young and industrial classes to make a beginning to save by encouraging as small as five cents, and to give minors the right to withdraw their money in person without a guardian.” With the Rev. Edward Edmunds as the leading petitioner, application was made to the Legislature for a charter, which was granted, and signed by Emory Washburn, then Governor, April 7, 1854.

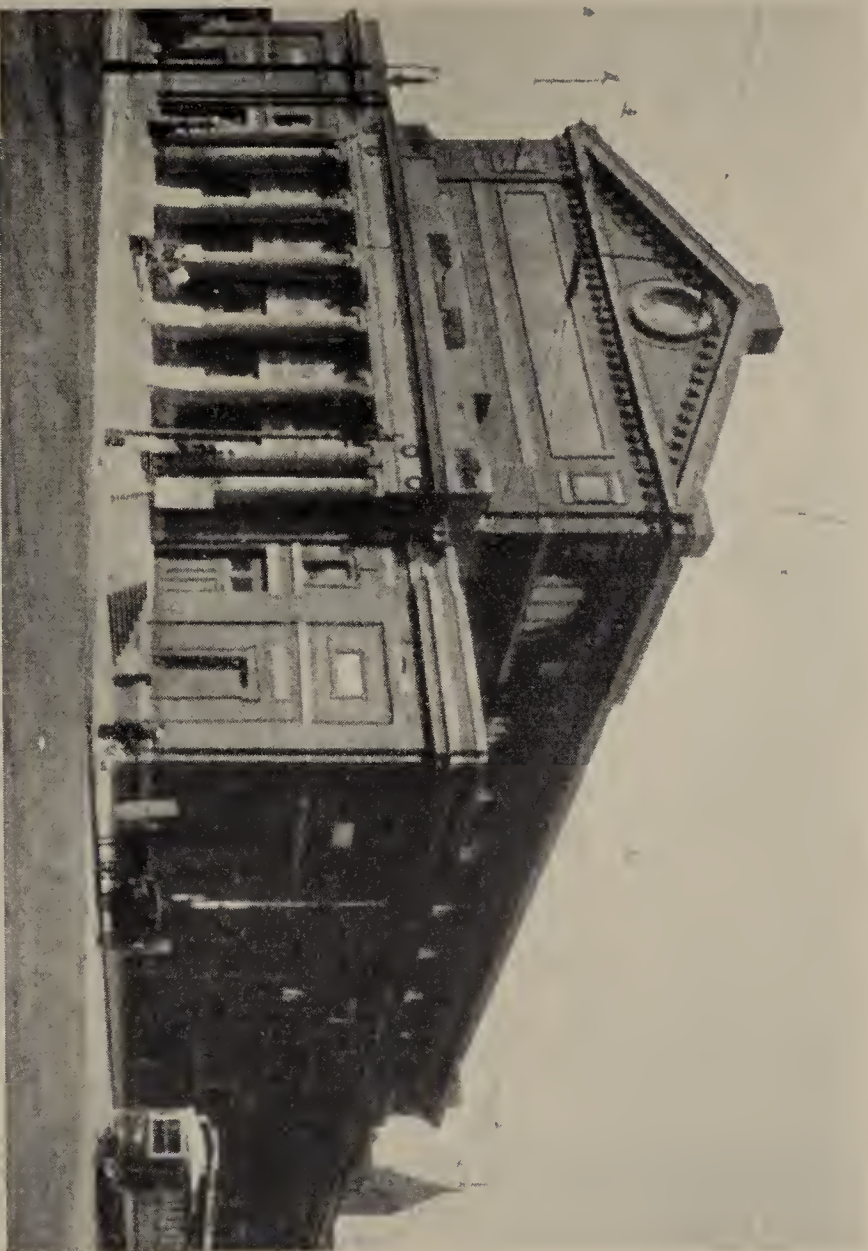
The first meeting of the corporation was held on April 15, 1854, at which it was voted to accept the act of incorporation. At this meeting the following officers and trustees were elected:

President, Paul Adams; vice-presidents, Charles Hudson, Adam W. Thaxter, Jr., Isaac Livermore, Frederick Gould, E. B. Foster, John Gove, the Rev. Edward Edmunds, B. B. Muzzey, the Rev. Rollin H. Neale, William Beals, the Rev. A. L. Stone and George W. Warren; secretary, Curtis C. Nichols; trustees, J. W. Converse, Anson Burlingame, David L. Webster, Daniel W. Gooch, Samuel Gregory, Walter Littlefield, Jr., James M. Stone, William Claflin, George F. Williams, Phineas Stowe, E. G. Dudley, C. R. Ransom, George F. Brown, Eliphalet Pearson, George W. Chipman, Tolman Willey, Andrew Bigelow, Roland Worthington, Albert Norton, Joseph Hunnewell, Moses Kimball, John P. Jewett, Francis B. Fay and David Kimball.

Immediately following the first meeting of the corporation, the trustees organized and unanimously elected Mr. Evans as treasurer of the bank. A week later the trustees again met and elected the following members of the first board of investment: Paul Adams, Alonzo H. Evans, Frederick Gould, David Kimball and Walter Littlefield, Jr.

Quarters were obtained under the Universalist Church in School Street, and the bank commenced business on May 1, 1854. The first day's business consisted of 134 deposits, amounting to \$1,643.23. Two months later there were 2,965 accounts amounting to a total of \$67,785.10. At the end of the first year there were 6,583 depositors with \$275,088.46 to their credit. The first report of the treasurer to the corporation, in speaking of the success of the institution, said:

“In submitting the first annual report of the bank, it may not be inappropriate to state that the importance of such an institution in the city was first suggested by the existence and successful operation of the ‘Six-penny Savings Bank’ in the city of New York. The charter, which was



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petitioned for to the Legislature at the commencement of the session of 1854, was not obtained 'till the 7th of April.' On the first day of May, 1854, the bank, being duly organized, went into operation.

"Its success, during the first eleven months of its existence, is quite unparalleled in the history of similar institutions. The large amount and steady progress of its receipts, even during the recent period of depression in business, scarcity of money, and high rates of interest in our city; the acknowledged benefits conferred on a large class of its depositors at such a time; the successful and safe investment of its funds; and the good degree of public confidence that it has earned for itself, furnish all that guarantee for future prosperity which it can ask for. It is no longer an untried experiment. The novelty of the thing has passed by, and the list of its depositors has become more permanent and regular, and increasing. The four percent per annum dividend, which it paid for the first quarter, is now increased to five percent. The growing prospect of future success fully warrants the expectation of still larger per cent profit to the depositors in time to come. To all those whose deposits remain in the bank for a term of five years, the interest will probably reach eight percent for the whole time. To those whose deposits remain ten years, the profits will be still higher.

"This fact, together with the convenience of making deposits of sums so small, whereby the habits of saving, prudence and providence against a 'rainy day' are happily encouraged in children and others, clearly bespeaks the profitable, useful and benevolent character of the institution. The reputation of its officers for character and business capacity is its best guarantee for success; and its gratifying successes are sufficient proof of their reliable character and business capacity."

The first million dollars in deposits was reached in October, 1857, the year of the panic, and while industry generally was in a depressed state, with unemployment rife, the bank progressed so favorably as to attract widespread attention. By authority of the Legislature, in the same year, the bank purchased the estate of John H. Jenks at the corner of School and Province streets, at fifteen dollars per square foot, and erected a new bank building, the total cost of land and building being \$105,920.75.

During the fiscal year 1858 the Boston Five Cents Savings Bank had the unique distinction of making a greater gain both in depositors and in total deposits, than the aggregate increase of all the other eighty-five savings banks then operating in the State. Through the Civil War the institution grew steadily. The plan of keeping the bank open on Saturday evenings, enabling mechanics and laborers to transact business outside of working hours, resulted most advantageously. In 1872, when the great Boston fire occurred, the bank held mortgages in the burned dis-

strict to the amount of nearly \$1,000,000. Not a dollar was lost, however, as the land alone, which the mortgages covered, was of more value than the amount of the loans.

The severe panic of 1873, which brought disaster to many financial institutions, was weathered, although, as Mr. George A. Kyle, the bank's historian, has phrased it, "When the entire economic structure seems to be tumbling about one's head to utter destruction; when business and bank failures are daily happenings; when personal fortunes are in peril, and unemployment, want and real distress are on every hand, it is no easy task for those entrusted with the savings of thousands of people to act bravely and intelligently."

In 1874, upon the retirement of Paul Adams, Mr. Evans became president, and Curtis C. Nichols treasurer of the bank. During the business depression of 1878, when several large savings banks failed and others omitted dividends for a time, as permitted by law, the Five Cents Savings Bank "did not sacrifice a farthing in the disposal of its securities or distress one human being in order to meet the demands of its depositors." Similarly, the depression of 1893, while causing apprehension, was met successfully. In 1896 Curtis C. Nichols, who had been treasurer since 1874 and secretary for the twenty years preceding, passed away, and was succeeded by Joseph C. Holmes.

The bank observed its fiftieth birthday in May, 1904, at which time its open accounts numbered more than 185,000, and its deposits were \$31,042,495.57. Three years later Mr. Evans retired, at the age of eighty-seven, and his son, Wilmot R. Evans succeeded him as president.

During the World War the institution joined with the other banks in aiding the government. At the same time it enjoyed a steady growth. About two years after the war ended, at a time when several Boston trust companies were in difficulties, a mysterious "run" began on the Boston Five Cents Savings Bank. Long lines of people formed and demanded their money. When, after several days, there were no signs that the bank was unable to meet the demands upon it, the confidence of the depositors became restored and they realized that they had been the victims of what looked like a deliberate attempt to embarrass the institution. Within a short time the bank had more than made up for the withdrawals, and enjoyed the greatest degree of public confidence in its long history.

In May, 1925, on the bank's seventy-first birthday, ground was broken for a new building on the site of the structure it had erected in 1857. Wilmot R. Evans, who planned for the new building, died in March, 1926, before it was completed. He was succeeded by his son, Wilmot R. Evans, Jr. The new building, opened several months later, is one of the finest savings bank buildings in the country.

The complete list of officers of the bank is as follows:

President, Wilmot R. Evans; vice-presidents, Frank A. Merrill, Frank W. Remick, and Sumner Robinson; treasurer, Joseph C. Holmes; assistant treasurers, Alfred W. Small, Harry T. Van Huysen and George A. Kyle; clerk of corporation, Albert M. Lyon; auditing committee, Robert F. Herrick, Albert M. Lyon, and Jesse B. Baxter.

Trustees, Jesse B. Baxter, Arthur B. Chapin, Fred A. Davenport, Wilmot R. Evans, Francis Gray, Robert F. Herrick, Joseph C. Holmes, Albert M. Lyon, Frederic C. McDuffie, Edward A. McLaughlin, Frank A. Merrill, Charles H. Ramsay, Frank W. Remick, Sumner Robinson, Alfred W. Small, Philip Stockton, E. Leroy Sweetser, William F. Whittemore, Charles W. Whittier and Daniel G. Wing.

Members of the corporation other than trustees, Frank P. Bennett, John Bapst Blake, Selwyn Z. Bowman, Clarence A. Bunker, Adams D. Claflin, Channing H. Cox, Rufus W. Dibble, Arthur Drinkwater, Clifton H. Dwinnell, Timothy J. Falvey, William F. Garcelon, Henry W. Giese, Charles W. Greenwood, Frank J. Hale, Calvin Hosmer, Edwin C. Jenney, George S. Keyes, Jeremiah J. Mackin, Edward C. Mansfield, H. Heustis Newton, John Forbes Perkins, Benjamin Pope, Arthur W. Rice, Edward W. Swan, Daniel G. Thompson, Harry T. Van Huysen and Joseph Wiggin.

The Home Savings Bank—The Home Savings Bank is the fifth Boston savings institution in size, although fourteenth in age. Its growth in later years, after a stormy first decade which threatened its existence, has been exceedingly rapid and healthy, due primarily to first class management.

Early in the spring of 1869 a group of citizens met in the office of Daniel D. Stedman, to make plans for a savings institution for the mechanics and laboring classes, to be located "nearer the residential section of the city." On March 17 of the same year, a charter was granted to the bank by the Legislature. The first meeting of the corporators was held on May 17, 1869, in the directors' room of the Broadway National Bank, corner of Washington and Beach streets, but it was not until early in January, 1870, that organization was completed, as follows:

President, Henry Smith; vice-presidents, Marshall P. Wilder, A. T. Bunyon, William C. Peters, Carl Zerrahn, Benjamin T. Stevens and Edmund P. Tileston; secretary, S. Arthur Bent; treasurer, Edward O. Rockwood; trustees, Daniel P. Stedman, Samuel Atherton, L. Baldwin, William Atherton, Henry L. Pierce, William P. Hunt, Edward D. Peters, R. B. Conant, George E. Hersey, Isaac Fenno, Charles R. Train, Emil Heidenreich, Lyman Hollingsworth, James P. Elliott, James Scott, C. A. Connor, D. C. Poland, Newell Thompson, Horace H. White, Joseph

Smith, William E. Coffin, Peter Butler, George A. Fenno and M. Wesolowski.

After careful consideration of several locations, the trustees accepted an offer of the use of the St. George room of the Masonic Temple, at the corner of Boylston and Tremont streets. The formal opening of the bank was held on February 1, 1870. The first account was opened by Bertha Heidenreich, thirteen years of age, and a total of ninety-eight accounts represented the first day's patronage. The first banking hours were nine to one daily, and three to five on Wednesday and six to eight on Saturday evenings. The treasurer was paid \$1,000 a year and the clerk \$500.

The president of the bank gave a bond to ensure payment of a six percent dividend the first year of the bank's operations. If at the end of the year the investments of the bank had shown sufficient profit to pay the dividend, the trustees would discharge the bond. The bond was officially discharged on March 31, 1871. By November of the same year the business of the bank had so increased that it was necessary to enlarge the banking rooms. In 1875 the treasurer, Edward O. Rockwood, resigned, and was succeeded by Brigham N. Bullock.

The State banking records show that in 1876 the Home Savings Bank was in difficulties. In that year it was depleted of nearly one-half of the amount of its deposits by unusual demands. In 1877 the demands were renewed and it became necessary to enforce the by-law requiring sixty-days' notice of withdrawal. On March 25, 1878, it became necessary to temporarily enjoin the institution. This was the period in which many Massachusetts savings banks were forced to close temporarily, some of them never to reopen.

The Home Savings Bank finally weathered the storm. Henry Smith, who had been president since the bank was organized, resigned in January, 1880, the bank at that time having 17,164 deposits with a total of \$2,655,766.04 to their credit. He was succeeded by Charles A. Allen. Brigham N. Bullock, treasurer, resigned in February, 1882, and was succeeded by William E. Hooper.

It is interesting to note that the first telephone was installed in the bank in 1885 for a trial of three months, with the provision that if the president considered it of sufficient value, the service would be added to the bank permanently. In the same year electric appliances were installed to protect the vault, doors and windows of the bank.

William E. Hooper, after serving as treasurer for ten years, died in 1892, and was succeeded by Charles J. Hayden. The growth of the bank led to its removal in 1896 to larger quarters in the Tremont Building, which was erected on the site of the old Tremont House. The removal was made on the afternoon and evening of Saturday, April 4, and the

bank was opened for business as usual on Monday morning. Mr. Hayden died in December, 1902, and was succeeded by George E. Brock as treasurer of the bank.

Charles A. Allen, who was elected president in 1880, when the bank's deposits amounted to \$2,655,766.04, died in March, 1907, having brought the total deposits to \$11,676,362.57, and the number of depositors from 17,164 to 30,546 during his term of office. He was succeeded by George E. Brock, who, as treasurer for over four years, had shown unusual vision and banking acumen. Charles S. Norris was elected treasurer to fill the vacancy caused by Mr. Brock's promotion.

The first woman to be employed by the bank was in 1907, when Miss Lila Nye became stenographer to the officers. She was succeeded by Miss M. Joy Craighead, who now acts as secretary to the treasurer, and there are twenty-five women employees in the bank under its present management. In 1908 the depositors' records were transferred from the old loose-leaf ledgers to a card ledger system.

One of the outstanding features of the bank's progress under Mr. Brock, was the opening of school savings banks under legislation enacted by the General Court. The first such bank was organized in the High School of Commerce on November 11, 1911. All the work of the bank was done by the boys themselves and on the first day the deposits amounted to \$189.65—ranging from 10 cents to \$25. Every group of forty boys elected its own trustee. The trustees organized for one year. The school bank at this high school is still in operation under the direction of the teacher supervisor. At the fall opening of the schools in 1926, sixty-two such banks were in operation in conjunction with the Home Savings Bank. Out of an enrollment of 44,000 in these schools, approximately 22,000 pupils were participating in school savings. Their deposits in 1926 amounted to a total of \$420,322.99.

During the World War the bank aided the Government in obtaining the widest possible distribution of Liberty Bonds. Arrangements were made for the bond purchasers to pay for the bonds in installments, saving money for that purpose rather than withdrawing it from savings accounts.

Carl M. Spencer was elected treasurer of the bank in 1919, upon the death of Charles S. Norris. About this same time began the most remarkable growth of the institution. Intensive cultivation of depositors and the installation of the club savings idea was very much a contributing factor. The first Christmas Club was established in 1920, with 4,500 members saving about \$216,774 for the Christmas holidays. In 1925 the club had increased to 13,350 members, with a total saving of about \$700,000 in the club term. A Vacation Club was started in September, 1921, and grew from 2,200 members in that year to 6,800 in 1926.

In January, 1923, legislation was obtained from the General Court authorizing the bank to invest \$2,000,000 in a site and building for a new banking house. The officers then began to look for a desirable site.

Meanwhile, in June of the same year, George E. Brock, most active of the bank's presidents during its history, passed away. He had served for a number of years on the Boston School Committee, of which he was chairman in 1913. He was one of the founders of the National Association of Mutual Savings Banks and served as its president for two years. Under him the deposits in the Home Savings Bank increased from \$11,676,000 to nearly \$40,000,000. Mr. Spencer was elected to succeed him, and H. Wendell Prout was elected treasurer to fill the vacancy caused by the promotion.

The trustees of the bank decided in 1924 that the best site for the proposed new bank building is the estate at 32-38 Bromfield Street, a landmark surrounded by historical traditions of two and one-half centuries. It was once the estate of Edward Bromfield, a London merchant who came to Boston in 1675, and after whom the street was named. It has a long and interesting history, but of late years has been owned by the Boston Wesleyan Association. A new and modern building will be erected by the bank on this site.

The officers of the institution are justly proud of the record of the past few decades. On June 30, 1926, the deposits of the bank amounted to \$49,464,469.37, and the total assets were \$54,481,259.98. More than 2,000 mortgages on real estate, representing over \$31,000,000 were held by the bank. The 1926 officers were as follows:

President, Carl M. Spencer; vice-presidents, Ira G. Hersey, Charles W. Leonard, J. Henry Russell, Carl Brandt, George H. Ellis and Charles C. Hoyt; treasurer, H. Wendell Prout; assistant treasurers, Robert F. Nutting, Nelson J. Bowers, and Lindley A. Bond.

Institution for Savings in Roxbury—The second oldest Boston savings bank, the Institution for Savings in Roxbury, observed its one hundredth anniversary in February, 1925. It is the tenth largest bank of its kind in the city and has enjoyed a steady and prosperous growth.

At the time it was organized, Roxbury was a separate community of 4,500 people. Today, as a part of the city of Boston, Roxbury has a population in excess of 150,000. There were few savings institutions in the country in 1825, when several public-spirited citizens of Roxbury sought and obtained a charter from the Legislature, which was dated February 22 of that year. In common with other early institutions of a similar character, the word "bank" was avoided, because of the mismanagement of many of the commercial banks at that period.

The institution was opened on October 12, 1825, in Octagon Hall, at

the junction of Dudley and Kenilworth streets—a structure of natural pudding-stone, erected in 1815 by Captain Nathaniel Dorr, and which is still standing. The first officers were as follows:

President, David S. Greenough; treasurer, John Bartlett; secretary, David A. Simmons; vice-presidents, Eliphalet Porter, John Prince, Jonathan Dorr, John Bartlett, Isaac Davis, David S. Greenough, Jr., Joseph Curtis, Benjamin Goddard, Charles Davis, Samuel P. Loud, Willard Gay and Thomas K. Jones; trustees, Henry A. S. Dearborn, Nathaniel Dorr, John Lemist, Enoch Bartlett, Samuel J. Gardner, Ralph Haskins, Benjamin Billings, Ebenezer Seaver, Joseph Harrington, Ebenezer Wales, Samuel Guild, Samuel Doggett, Ebenezer Crafts, Stedman Williams, Benjamin Weld, William H. Spooner, Jonathan Richards, Henry Gardner, David A. Simmons, Sherman Leland and Jonathan A. Richards.

The purposes of the bank were set forth on the flyleaf of the first pass books in the following words:

The design of this Institution is to afford to those who are desirous of saving their money the means of employing it to advantage without running the risk of losing it as they are too frequently exposed to do by lending it to individuals who either fail or defraud them. It is intended to encourage the industrious and prudent and to induce those who have not hitherto been such to lessen their unnecessary expenses and to save and lay by something for a period of life when they will be less able to earn a support.

This plan will be particularly useful to seamen bound on a voyage, or soldiers, or other persons, who come in possession of money, received by way of wages, prize money, or gifts and gratuities, for which they have no immediate use, and which they wish to lay by for a rainy day.

Widows and children may also in this same way be provided for.

A young man, intending to marry at a future day, and young women, who may expect to change their condition, can here safely lay up a sum against a time when they may want it more.

The early by-laws of the institution commanded the treasurer to keep the funds of the bank in a trunk. A close check was also kept on that official under a by-law which said: "It shall be the duty of two of the trustees in rotation, to attend at the office every other Monday at such time as they may agree, and to examine the journal of receipts of the fortnight previous, and see that the same are duly entered in the ledger, as also the receipts for payments, and see that the same are duly entered in the ledger, and ascertain the balance of monies and where the same is deposited, and give a certificate thereof for the treasurer's justification."

In 1863 the business of the bank had so grown that larger quarters became imperative. The Exchange Building had just been erected at 2343 Washington Street, by Aaron D. Williams, for many years a trustee and a vice-president of the bank. The second floor of the building was taken over by the bank, and later Mr. Williams presented the entire piece

of property to the institution. At that time the deposits amounted to \$650,000, and the gift was a great help to the corporation. In 1898 the bank outgrew these quarters and a new building was erected on the same site, which was opened in 1901 under the presidency of John D. Williams, a near relative of Aaron D. Williams.

Some idea of the growth of the institution can be gained from the total deposits at five year intervals, as follows: 1885, \$3,565,412; 1890, \$4,973,046; 1895, \$6,432,672; 1900, \$7,847,931; 1905, \$10,358,673; 1910, \$11,802,314; 1915, \$13,450,965; 1920, \$14,057,325; 1925, \$16,164,691. On June 30, 1926, the deposits of the bank had reached \$16,761,530.84, and the total assets were \$18,037,041.09.

The bank's officers in 1926 were: President, Charles Gaston Smith; vice-presidents, Nelson Curtis, Sanford L. Treadwell and Joseph Morrill; treasurer, Henry West; assistant treasurer, Leonard C. Nickerson; trustees, John D. Williams, Charles G. Smith, William A. Gaston, Joseph Morrill, Wilfred Bolster, Sanford L. Treadwell, W. Dudley Cotton, Stanley M. Bolster, Nelson Curtis, Henry West, Fred Seaver, Hugh Nawn, Henry S. Adams, Stanwood G. Bradlee, Roland E. Chafey, Joseph N. Palmer, George S. Baldwin, Richard F. Andrews, Charles G. Smith, Jr., Charles H. Curtis, John Gaston and F. Delano Putnam.

North End Savings Bank—Of the so-called "younger banks," the North End Savings Bank, chartered in 1870, has been a very successful institution. It was opened for business on August 1, of the same year, with the following officers:

President, Robert Marsh; vice-presidents, Alonzo M. Giles, Matthew Keany, Thomas Mair, and Clinton Viles; clerk, George S. Derby; trustees, Henry C. Brooks, William C. Burgess, Michael Carney, Harvey Carpenter, E. H. Dunn, Dennis F. Flagg, H. W. Fuller, Henry R. Glover, Adino B. Hall, Nathaniel Hamilton, Peter Harvey, James Healy, William A. Holmes, Thomas L. Jenks, Samuel P. Langmaid, E. Rollins Morse, George W. Parmenter, Lewis Rice, C. J. F. Sherman, N. B. Shurtleff, Jesse Tirrell, Charles A. Vialle, Charles E. Wiggin and William C. Williamson.

The first banking offices were located at 80 Union Street, two doors removed from the site of the famous Green Dragon Tavern, referred to by Daniel Webster as "the headquarters of the Revolution." At this old tavern Paul Revere and other patriots were wont to meet, and it was here that the famous Boston Tea Party was planned. Forty-four accounts were opened on the first day, a total of \$5,745 being deposited.

After occupying these quarters for four years, the bank then moved to 89 Court Street. In 1876 a removal was made to 57 Court Street. In 1926 the bank again moved, this time to 52 Devonshire Street, diagonally

opposite the Old State House. During this entire period the institution made a steady and healthy growth. On June 30, 1926, the total deposits amounted to \$7,737,647.83, and the assets were \$8,371,953.09.

The officers of the institution for the year 1926 were as follows:

President, Frank E. Buxton; vice-presidents, Charles E. Wiggin, Charles G. Burgess, John T. Burnett, Robert J. Dunkle; clerk, Edwin A. Bayley; treasurer, John A. Bent; trustees, Leon M. Abbott, Charles G. Bancroft, Edwin A. Bayley, John A. Bent, Charles G. Burgess, John T. Burnett, Frank E. Buxton, Robert J. Dunkle, Hollis French, Herman Holt, Jr., John K. Howard, Harry L. Jones, Albert G. Keith, Wilbur S. Locke, William Gordon Means, Charles E. Phipps, John S. Richardson, Charles P. Shillaber, Sidney F. Squires, William E. Stanwood, Winthrop Wetherbee, Arthur M. Wiggin and Charles E. Wiggin.

Eliot Savings Bank—The Eliot Savings Bank, in the Roxbury district, is the twelfth oldest savings institution in Boston, having been organized in 1864, the last year of the Civil War. The charter was granted late in February of that year and on April 13 the institution opened its doors in the building at the corner of Washington and Dudley streets. Judge William S. Leland of Roxbury was the first president.

The name of the bank was taken from John Eliot, pastor of the first congregation in Roxbury and apostle to the Indians. Originally the bank was known as the Eliot Five Cents Savings Bank, but on March 25, 1916, the words "Five Cents" were eliminated. At that time the bank moved into new quarters in a building at 165 Dudley Street, which it had erected.

From its inception the bank has had a steady growth. On June 30, 1926, its total deposits amounted to \$12,633,930.43, and its assets were \$13,668,762.21. The officers for 1926 were as follows:

President, Albert E. Carr; vice-presidents, William S. Leland and Albert F. Hayden; treasurer, Frank E. Granger; clerk, Fred N. Russell; trustees, Samuel G. Adams, Charles E. Aldrich, Augustus Bacon, Judson Baldwin, Donald M. Blair, John F. F. Brewster, Albert E. Carr, Frank M. Curtis, Alfred P. Emmons, George L. Fisher, Albert F. Hayden, Frank Houghton, William S. Leland, Walter R. Meins, Frank W. Mendum, Gorham Rogers, Fred N. Russell, Llewellyn D. Seaver, William H. Slocum, William M. W. Spring, Frank S. Waterman, George W. Wheelwright and Frank O. Whitney.

Boston's Coöperative Banks—Coöperative banks were established in Massachusetts by an act of the Legislature, under the name of Coöperative Saving Fund and Loan Associations, in 1877, although they had existed as building associations in other States for a number of years previously. These institutions had been highly successful in Pennsylvania,

particularly in Philadelphia, and for this reason the Massachusetts act was copied largely from the Pennsylvania law.

From their beginning in Massachusetts, these institutions have been operated—as their purpose was defined in the original law—“To enable persons of moderate means, dependent upon their own savings, to provide themselves with homes which they shall own.” That they have been phenomenally successful and have aided many thousands of wage-earners to own their own homes, is shown by their record.

During the first year, 1877, ten of these coöperative banks were incorporated and started business. The first to be incorporated was the Pioneer Coöperative Bank, in Boston, on July 26. The Homestead Coöperative Bank, of Boston, incorporated on September 11, was the fourth oldest institution of the kind in the State. All of the first ten are still active, two in Boston, two in Brockton, and one each in Cambridge, Fitchburg, Haverhill, Lynn, Taunton and Worcester.

In 1879 the coöperative institutions were placed under the supervision of the State Commissioner of Banks, and required to make annual reports of their condition. In 1880 six new banks were added to the original ten. In 1882, by legislative act, the loans of these institutions were restricted to first mortgages on real estate. In 1883 the name of Coöperative Saving Fund and Loan Associations was changed to Coöperative Banks, and in 1885 a law was passed providing for the creation of a guaranty fund by these banks as a protection against losses.

In 1887, just ten years after their establishment, there were fifty-one coöperative banks in Massachusetts, with combined assets amounting to \$4,211,948.86. With the fiftieth anniversary to be observed in 1927, there were in Boston alone on June 30, 1926, a total of fifty coöperative banks, with combined assets of \$106,129,146.89.

Throughout the State the coöperative banks give evidence of having been soundly managed. In their almost half century of operations only seven in the State have wound up their affairs. Five of this number closed when it was discovered that there was not sufficient business for their successful continuance, and all paid 100 per cent on liquidation. Two were obliged to close on account of poor investments, one of them paying 100 per cent, and the other 89 per cent.

Of the Boston Coöperative banks, the largest is the Merchants, with total assets of \$24,193,666.77, and was incorporated in 1881. The second largest, the Workingmen's, with total assets of \$18,809,727.57, was incorporated in 1880. The third largest, the Volunteer, has total assets of \$10,070,263.18, and was incorporated in 1887.

The list of coöperative banks in Boston, together with the amounts of total assets and due shareholders, is as follows:

BOSTON COÖPERATIVE BANKS—June 30, 1926.

Bank.	Total Assets.	Due Shareholders.
Andrew Square	\$52,675.30	\$52,216.24
Ansonia	20,021.03	17,930.66
Back Bay	207,757.48	194,073.90
Bellevue	296,355.75	288,302.48
Boston	6,172,035.44	5,913,330.86
Brighton	889,756.67	832,305.30
Business Men's	219,632.95	210,735.00
Charlestown	368,267.04	343,684.84
Codman	346,220.78	324,834.37
Congress	177,979.86	153,889.81
Dorchester	1,762,813.61	1,698,060.80
Dudley	227,387.33	222,495.26
Edward Everett	243,014.61	224,161.27
Enterprise	2,005,315.31	1,893,291.29
Eureka	30,355.09	27,336.43
Faneuil	124,299.04	113,544.58
Farragut	329,143.36	313,070.31
Federal	1,020,575.58	976,523.31
Forest Hills	799,404.44	760,681.37
Germania	2,189,835.08	2,105,448.28
Guardian	1,728,054.52	1,627,602.47
Harvard	940,254.80	906,755.55
Highland	1,304,190.23	1,222,208.61
Homestead	1,816,954.70	1,612,840.04
Hyde Park	2,345,111.15	2,228,878.38
Jamaica Plain	248,674.29	237,284.48
Joseph Warren	2,044,465.19	1,922,625.50
Massachusetts	2,669,545.21	2,561,067.65
Mattapan	1,093,276.53	1,029,878.63
Meeting House Hill	782,936.25	759,107.94
Merchants	24,193,666.77	23,008,320.71
Metropolitan	530,992.33	492,963.08
Minot	70,411.16	69,214.32
Mt. Washington	2,927,957.71	2,800,605.11
Noddle Island	406,885.53	382,314.13
North Dorchester	752,067.21	723,338.52
Pioneer	1,755,377.58	1,641,197.03
Real Estate	1,490,759.42	1,445,565.52
Roslindale	884,855.78	841,945.48
Roxbury	1,171,068.22	1,084,029.19
Shawmut	435,530.67	418,436.39
South Boston	186,031.70	178,083.33
South End	115,985.76	110,814.37
Suffolk	3,411,915.37	3,212,946.22
Telephone Workers'	103,319.49	100,522.77
Trimount	2,221,288.20	2,104,648.43
Union	353,068.33	343,211.31
Volunteer	10,070,263.18	9,590,652.12
West Roxbury	3,781,666.29	3,576,784.29
Workingmen's	18,809,727.57	17,864,792.13
	<hr/> \$106,129,146.89	<hr/> \$100,764,550.16

Boston's Credit Unions—Massachusetts was the first State to recognize credit unions by authorizing their incorporation. Such organizations, under various names, had been in existence in other countries for a great many years, but it was not until 1909 that the demand became sufficiently strong in this country to attract legislative attention. During

that year the General Court of Massachusetts enacted a law creating the credit union system, which was approved by the Governor on May 21. Numerous other States have officially recognized these institutions since that time.

Credit unions are now to be found in many of the large industrial and mercantile companies, and also as community enterprises. As they have expanded in size, it has become necessary for the State to give them strict supervision to make sure that their development is along proper and safe lines. After two years of agitation, the General Court enacted a revision of the credit union laws in 1926, under which groups which formerly did a business of the same nature as credit unions under declarations of trust and other agreements, were compelled to seek credit union charters or go out of business.

As a result of the 1926 act, there was a tremendous increase in the number of these institutions during 1926. The close of the year found Boston with 97 credit unions, of which 66 had been incorporated during that year. These 97 credit unions had a total membership of 32,258. The Boston figures for 1926 are somewhat remarkable when it is considered that just five years before there were only 82 credit unions in the entire State of Massachusetts, with a total membership of 32,226.

The oldest of these institutions in Boston is the Industrial Credit Union, which was incorporated November 23, 1910, and opened for business December 7 of the same year. It is not one of the largest of the credit unions of the city, however.

The Telephone Workers' Credit Union, which was organized on March 3, 1917, leads all of the others in size. It has total assets of \$779,397.81. Outstanding shares amount to \$424,650.39, and the institution has deposits of \$250,427.35. The total number of members at the end of 1926 was 6,422, and of this number 3,704 were borrowers. Five per cent dividends were paid on deposits during the year 1926, and six per cent to shareholders. Charles F. Donahoe is president of the credit union; Ned C. Loud, treasurer, and Edward L. Shanney clerk of corporation.

The second largest credit union in Boston is the Blue Hill Neighborhood Credit Union, which was incorporated and began business on January 3, 1921. It has total assets of \$274,743.50 (on December 31, 1926), and a membership of 1,809. Its outstanding shares amount to \$214,020.15, and its deposits, \$48,391.73. S. Frank Greenstein is president; Harry Gerber, treasurer, and Joseph G. Kofman, clerk of corporation.

The other leading credit unions, in the order of their size, are as follows: Beacon Hill Credit Union, total assets, \$225,165.74, membership, 1,206; West End Credit Union, total assets, \$218,851.26, membership, 1,272; Filene Coöperative Association Credit Union, total assets, \$202,-

370.43; membership, 1,727; Boston and Maine Railroad Employees' Credit Union, total assets, \$171,636.95; membership, 1,784; Boston Post Office Employees' Credit Union, total assets, \$155,301.61; membership, 1,804; City of Boston Employees' Credit Union, total assets, \$124,351.43; membership, 1,934.

As so many of the institutions are newly incorporated and had just started in business at the time of the compiling of this record, no attempt will be made to list the other credit unions.

At the end of the year 1926, the aggregate of the total assets of the 97 credit unions in Boston was \$3,331,519.32. The total amount of the outstanding shares was \$2,335,800.15, and the total of deposits at interest, was \$723,512.94.

It would seem that the credit unions are merely on the threshold of their history, and that some of these institutions may grow to a powerful size in the years to come. They are performing a highly useful service and are a distinct adjunct to the city's financial system.

Boston's Investment Banking Houses—The history of Boston's Investment Banking Houses, which can be but briefly touched upon here, is a record of pioneering in many lines of the development of a Nation. Financial Boston has played an important part in the commercial and industrial life of the United States. Few people probably realize the deep debt of gratitude the country owes to some of the far-sighted Boston financiers of the nineteenth century, who had the courage to risk their fortunes and the fortunes of their friends in opening up and making secure new fields of investment, which not only became profitable, but upon which the growth of the country has rested.

In the early days the Boston merchant bankers, with their fleets of trading vessels ploughing the seven seas, largely controlled the commerce of the colonies. For a half century this domination continued, and business houses were established in the Far East and in European countries to expedite the importing of merchandise and other commodities. Gradually, as other ports developed their commerce Boston suffered from the competition, especially so because of its geographical location.

A striking illustration of how legislative bodies may hamper and stifle trade occurred in Massachusetts during this period when Boston was slipping from the throne of commercial supremacy. In 1824 the General Court enacted legislation imposing a tax of one per cent on auction sales of imports from China. Until that time Boston was the center of the tea trade of the country, and dealers from all sections attended the public auctions at the Boston port, where this tea was disposed of. The tax was estimated to cut the profits of a shipload of tea by as much as \$3,000, with the result that the cargoes proceeded to New York instead

of Boston. Where Boston had almost all of the trade before, it was found that New York rapidly took it away, because of the burdensome tax which had been imposed. In the year 1857, to six shiploads of tea landed in Boston, forty-one were landed in New York. The General Court, when it finally saw what it had accomplished, repealed the tax, but it was too late. The tea trade was lost, never to be regained.

Legislative interference has also been given as one of the compelling reasons why Massachusetts textile interests have been moving to Southern States, but the geographical location, which finds the State so far away from the largest markets of the country and from the source of the raw products, is probably a far greater factor.

With the decline in commerce, Boston capital turned to domestic production of merchandise, which had formerly been imported. Great cotton and woolen mills soon dotted New England. Boot and shoe factories followed. Soon these industries, financed from Boston, commanded their respective fields. In the face of labor difficulties, extremely severe competition and other serious problems, they have survived, although since the World War the textile industries have been brought face to face with the most serious situation in their existence.

The changes in women's styles, where today a young woman wears fewer clothes on the street than her grandmother wore in going to bed; the demand for silk underwear and stockings in place of cotton; these may be cited as very material factors in the plight in which these industries find themselves, a plight which probably will not be remedied until they change over their plants, with new capital, to meet the changing demands of the day.

It is interesting to note, however, that while huge profits have been made in the past by the manufacturing interests of New England, all of which have depended on Boston capital, there have always been periods of great losses. Martin's "Boston Stock Market," issued back in 1866, presents the following comment, which clearly emphasizes this fact:

While at times both the cotton and woolen manufacturing interests have been eminently successful, there are long periods of lean dividend payments, and, besides these, a large number of disastrous losses, in some instances sweeping away the entire property, which was the case of the first Cocheco Mills—\$1,000,000 sunk. A more recent example is the Washington Mills, with a loss of \$1,650,000. A peculiarity of this company was the fact that it was originally organized on the debts of the defunct Bay State, where \$1,800,000 went out of sight. The somewhat familiar process of a "cut down" in capital, to meet deficiencies from losses, has been followed by numerous companies. In this way the Atlantic sunk \$1,200,000; Bartlett, \$280,000; Bates, \$1,125,000; Boston Belting, \$404,300; Boston and Sandwich Glass, \$100,000; Chicopee, \$490,000; Continental, \$600,000; Dwight, \$750,000; Great Falls, \$750,000; Laconia, \$600,000; Middlesex, \$800,000, and Newmarket, \$180,000.

These are some of the heavier partial losses; while the Kearsarge, Lawrence Machine Shop, Manchester Print, and Salisbury are notable instances, where, by failure, nearly every dollar invested was lost. In some of the above cases of severe "cuts," new capital was paid in, and a portion of the losses recovered by those fortunate enough to "hold on" to their interests. This may fairly be rated as the dark side of the picture, while the silver lining is found in few companies; among which the Amoskeag, Boott, Lancaster, Lowell Bleachery, Merrimac, Pepperell, and York may be mentioned as giving gratifying results for a series of years. The Pacific Mills is a marked instance of both loss and gain, the company having suspended in 1857, and the \$1000 shares being offered for sale at \$50. Later, new stock was voluntarily taken at par, and by judicious management the company became, in due course of time, one of the most prosperous. It is by no means claimed that every fortunate or every unfortunate company has been named in this brief résumé, but it will go to show that the losses figure up a very heavy aggregate to be taken from the large gains in other instances; and a careful study of the very full dividend tables will give the precise information as to just where the latter came in.

Boston's capital next became interested in railroads. The General Court of 1826 created a special committee to consider a proposal for the building of a railroad from Boston to the Hudson River. In October of the same year the first railroad in the United States, the "Granite Railway," was opened in Quincy, Massachusetts. It was built mainly for transporting from the quarries to tidewater at Neponset, the granite used in the construction of the Bunker Hill Monument. Thomas H. Perkins, a Boston merchant, was its president. It was never intended to become a passenger road.

The special legislative committee reported in 1827, favoring the proposed railway from Boston to the Hudson River, and immediately became an object of public ridicule. "The Boston Courier," in an editorial in June of that year referred to the project as follows: "Alcibiades, or some other great man of antiquity, it is said, cut off his dog's tail, that quidnuncs might not become extinct from want of excitement. Some such motive, we doubt not, moved one or two of our natural and experimental philosophers to get up a project of a railroad from Boston to Albany; a project which every one knows, who knows the simplest rule in arithmetic, to be impracticable, but at an expense little less than the market value of the whole territory of Massachusetts, and which, in practice, every person of common sense knows would be as useless as a railroad from Boston to the moon."

Undismayed by such a reception from the public, the far-sighted group of men who had faith in the project, headed by Peter Paul Francis Degrand, who was largely responsible for the organization of the Boston Stock Exchange in 1834, continued their agitation until they were finally successful in launching the project. In the meantime, however, on July 4, 1828, the building of the Baltimore and Ohio Railroad was

begun in Maryland, and was opened with horse-power, for thirteen and a half miles in May, 1830, becoming the first passenger railroad in the country. The special Massachusetts legislative committee in its report in 1827, stated that horse-power was preferable to locomotive-power by steam. The Baltimore and Ohio Railroad changed over to locomotives in 1832.

A very few miles of railroads existed in the country at this time, but on April 7, 1834, the Boston & Worcester Railroad was opened, and by the following year the Boston & Lowell and Boston & Providence railroads were operating, which started New England off to a reputation as "The Mother of Railroads."

After the first successes at home, Boston financiers started to build and operate railroads which gradually pushed farther West, opening up vast agricultural and mining sections of the country. The Union Pacific, the Chicago, Burlington & Quincy, the Kansas City, Fort Scott & Gulf, the Mexican Central, and the Atchison, Topeka & Santa Fé were among the railroads which were Boston enterprises.

In 1851 a railroad jubilee, which lasted for three days, was held in Boston. President Fillmore, Secretary of State Daniel Webster and many distinguished visitors attended. The event was described as "commemorative of the great lines of railway connecting our city with the Canadas and the West, and the establishment by some of our citizens of a line of ocean steamships to facilitate and enlarge our commercial intercourse with the Old World."

The next recorded use of Boston capital on a huge scale came in the development of the Lake Superior copper mines—the most notable of which was the Calumet & Hecla, found in 1866—which have yielded vast fortunes. Boston capital became a pioneer in the development of electricity as a motive and lighting power. Street railway companies and electric lighting companies in various parts of the country were financed in Boston, and in many cases built by Boston concerns. Then came the organizing and developing of the American Telephone & Telegraph Company and the General Electric Company.

Huge building projects in various cities, steel, lumber, western stockyards and other important developments have found Boston capital largely involved. In later years, by one company alone, which already had figured very conspicuously in the financial history being made in Boston—Lee, Higginson & Company—came the development of the United Fruit Company, the reorganization of the General Motors Company and the creation of the Nash Motors Company.

This brief résumé will give some idea of the magnitude of the projects upon which Boston capital has embarked, and the contribution it has



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made to the development of the country. It is impossible to present here the individual history of every investment banking house, or every banker and broker, but an attempt has been made to record short reviews of the careers of some of the largest and most representative organizations.

Lee, Higginson & Company—One of the great financial houses of the United States, with an international reputation, is Lee, Higginson & Company, a partnership conducting a private banking business, specializing in the distribution at wholesale and retail of investment securities, the purchase and sale of listed and unlisted securities in the various financial markets, and in the conduct of a large foreign business. The home office is located at 70 Federal Street, Boston. An office was established in Chicago in 1905, and one in New York City in 1906. It has an important European business, which is conducted through the affiliated firm of Higginson & Company of London, organized in 1906. It has been a member of the Boston Stock Exchange since 1848, the New York Stock Exchange since 1888, and the Chicago Stock Exchange since 1893.

The present members of the firm in Boston are George Cabot Lee, N. Penrose Hallowell, Francis Lee Higginson, James Nowell, Charles E. Cotting, Edward Holyoke Osgood. The partners in New York are Frederic Winthrop Allen, Jerome D. Greene, Donald Durant, Edward N. Jesup, Robert Grant, Jr. The partners in Chicago are Charles H. Schweppe, Barrett Wendell, Jr., William McCormick Blair. The resident members of the firm of Higginson & Company in London are Sir W. Guy Granet, who is also a partner of Lee, Higginson & Company, Lieutenant-Colonel the Hon. George Akers-Douglas, Charles L. Dalziel, T. H. McKittrick, Jr.

Lee, Higginson & Company has offices and representatives in all important cities of the United States, and more than 3,000 correspondents throughout the world. As a house of issue it sells annually investment bonds to the value of several hundred million dollars, and handles a large volume of commission business on the New York and Boston Stock exchanges. It also finances for its customers the shipments of exports and imports amounting to many millions of dollars, more especially the imports of raw materials for New England factories, such as wool, hides and skins, rubber, Egyptian cotton, hemp, woodpulp, silk, and also such domestic necessities as coffee, sugar and tea. The firm is doing business not only nationally, but internationally, and its name is being carried to every corner of the globe. With its home office in Boston and stretching out to partnerships in New York, Chicago and London, it is maintaining the old traditions of New England that go back to the days of its com-

mercial greatness when its clipper ships sailed every sea and the names of Boston and Salem merchants were known throughout the world.

The firm of Lee, Higginson & Company was established May 1, 1848, by John Clarke Lee, of Salem, and George Higginson, of Boston, who formed a partnership under the name of Lee & Higginson, with offices at 47 State Street, Boston. The first announcement of the partnership told the public that Lee & Higginson offered their services "in the purchase and sale of Stocks, Notes and Exchange." The signature of George Higginson appears in the constitution of the Boston Stock Exchange on May 1, 1848.

The business of the firm began on a small scale, and for some years no clerk was employed. In April, 1853, the name of the firm was changed to Lee, Higginson & Company, and two new partners were admitted—Henry Lee, brother-in-law of George Higginson, and George Cabot Lee, son of John Clarke Lee. At the same time the offices were moved from 47 State Street to the Union Building at 44 State Street. The operations of the firm at this period were confined principally to selling notes of Massachusetts mills to savings banks and other financial institutions, the purchase and sale of stocks, more especially the local railroad issues and the stocks of the local banks and insurance companies.

Major Henry L. Higginson was admitted to the firm in 1868, and the following year his brother, Francis L. Higginson, became a partner. Major Higginson continued to be a member of the firm for fifty-one years until his death in 1919. For many years he was esteemed one of the leading citizens of Massachusetts. He was founder and patron of the Boston Symphony Orchestra, and will long be remembered for his many philanthropies. His brother, Francis L. Higginson, after rendering service of great value to the firm during the difficult years that followed the Civil War, retired in 1886. He continued to be a notable figure in the financial history of Boston until his death in 1925, at the age of eighty-four.

During the period following the Civil War the principal business of the firm was the sale of securities of western railroads, more especially of the roads which subsequently were consolidated into the Chicago, Burlington & Quincy, and the Atchison, Topeka & Santa Fé. It also became interested in the development of the Calumet and Hecla copper mines in Michigan, through its association with Professor Alexander Agassiz, a brother-in-law of Major Higginson. It played an active part in the development of the American Telephone & Telegraph Company and the General Electric Company.

Beginning about 1900 the firm began to devote more attention to the selling of investment securities to private investors and fiduciary institu-

tions. Out of this has grown the merchandising of securities as known today, which requires a large sales force and distributing offices throughout the country. In recent years the firm has sold to many thousands of investors a wide variety of securities, including Government, railroad, public utility and industrial bonds to a value of several billion dollars.

Among the former members of the firm who played an important part during this latter period were James Jackson, partner from 1885 until his death in 1900; Gardiner M. Lane, a member from 1892 until his death in 1914; George L. Peabody, a member of the firm from 1898 to 1910, and Sir Hugh G. Levick, a partner from 1906 until he retired in 1919 to become one of the two British members of the Reparations Commission in Paris.

James J. Storrow became a member of the firm in 1900, and became the senior partner in 1919 upon the death of Major Higginson. Mr. Storrow was the son of the Boston patent lawyer of the same name, who won fame for his victory in the prolonged Bell Telephone litigation. He gave generously of his time and money to civic and philanthropic affairs. During the World War he was fuel administrator for the New England States. His death in 1926, at the age of sixty-two, was a shock to the community.

Among the more important undertakings of Lee, Higginson & Company during the period in which Mr. Storrow was senior partner, were the firm's connections with the United Fruit Company, and the reorganization of the General Motors Company in 1910, which was accomplished under Mr. Storrow's direction as chairman of the company's executive committee from 1910 to 1915. In 1916, with Charles W. Nash, the firm organized the Nash Motors Company, one of the striking successes in the recent development of the automobile industry. The firm has also financed various foreign governments, and also scores of public utilities and large industrial corporations located in all parts of the United States, in Canada, in Europe, and even in Japan and Australia.

One factor that has made for the continuity of the policy and maintenance of the traditions of the firm has been the remarkably long service given to the firm by its early partners and some of their descendants. Mr. Henry Lee, cousin of John Clarke Lee, one of the founders, was a member of the firm from 1853 to 1897, a period of forty-four years, and George Cabot Lee, son of John Clarke Lee, was a member from 1853 to 1910, a period of fifty-seven years. George Higginson, one of the two founders, was a member of the firm for twenty-six years, and his son, Major Henry L. Higginson, was a member of the firm from 1868 to 1919, a period of fifty-one years. It is interesting to note that two grandsons of the original founders are members of the present firm—George Cabot

Lee, grandson of John Clarke Lee, who has been with the firm since 1900, and who became the senior partner upon the death of Mr. Storrow, and Francis L. Higginson, Jr., a grandson of George Higginson, a partner since 1910.

As mentioned under Boston's Trust Companies, the year 1927, as this record is being concluded, saw two of the large investment houses branching out into a new field. Lee, Higginson & Company was one of the two houses to make application to the State for a trust company charter, to be known as the Lee, Higginson Trust Company, with an initial capital of \$300,000 and a paid in surplus of \$200,000. Although maintaining a banking department for the convenience of customers, the real purpose of organizing the trust company was to give the clients of the investment house the advantages of a corporation organized to serve in the caring and managing of property, settling of estates and administering trusts.

The officers of the new company were announced as follows: Chairman of the board, George C. Lee; president, Charles E. Cotting; secretary, David H. Howie; treasurer, Arthur I. Glidden; directors, Charles Francis Adams, Frank G. Allen, Frederic W. Allen, Charles E. Cotting, Francis C. Gray, N. Penrose Hallowell, Francis L. Higginson, Louis E. Kirstein, Ivar Kreuger, George C. Lee, Arthur N. Maddison, Charles W. Nash, James Nowell, Edward H. Osgood, Thomas Nelson Perkins, Charles H. Schweppe, James J. Storrow, Jr., and L. Edmund Zacher.

After being located in State Street for more than seventy-seven years, Lee, Higginson & Company purchased, in 1925, the former home of the First National Bank at 70 Federal Street, consisting of a four-story bank building, with a connecting ten-story office building at 50 Federal Street. The bank building was erected by the First National Bank in 1908, and the office building in 1912. The new trust company will begin its operations on the fourth floor of the office building.

Kidder, Peabody & Company—The oldest of Boston's investment banking houses, through its relationship to the firm of John E. Thayer & Brother, is Kidder, Peabody & Company, one of the foremost private financial houses in the country, and known throughout the world. Its home office is located at 115 Devonshire Street, Boston, and it has a New York office at 17 Wall Street. Other offices are maintained in Newark, Providence, Springfield and Brookline.

The present members of the firm are Frank G. Webster, Robert Winsor, William Endicott, Charles S. Sargent, William L. Benedict, William Holway Hill and Alexander Winsor.

Kidder, Peabody & Company succeeded the banking house of John E. Thayer & Brother in 1865, of which Henry P. Kidder had been a

junior partner for some years. The original firm was started by John E. Thayer in 1824, when the bankers of Boston were very few in numbers. In 1838 his brother, Nathaniel Thayer, joined with him and the firm's name became John E. Thayer & Brother. Mr. Kidder became identified with the firm in 1847 and was admitted to partnership eleven years later.

John E. Thayer died in 1857, when Nathaniel Thayer became senior partner. In 1865, however, the latter decided to retire, and the firm of Kidder, Peabody & Company was organized, consisting of Mr. Kidder as senior partner, Francis H. Peabody and the latter's brother, Oliver W. Peabody. Until his death in 1886, Mr. Kidder was noted as one of the leading financiers and philanthropists of New England. He was one of the founders of the Boston Art Museum.

Francis H. Peabody, who succeeded Mr. Kidder as the head of the firm, came to Boston from Springfield in 1849 and entered the office of John E. Thayer & Brother. During his long career he filled many places of responsibility in the financial world. He was a vice-president of the Atchison, Topeka & Santa Fé Railroad, a director of the United States Steel Corporation and of other financial and industrial enterprises. He served in the Boston City Council and was prominent in the civic life of the city. He died in 1905, at the age of seventy-four. His brother, Oliver W. Peabody, also began his career in the office of John E. Thayer & Brother. He died in 1896.

Frank G. Webster became the bookkeeper of Kidder, Peabody & Company when the firm was organized. He closed the books of John E. Thayer & Brother, and opened the books of the new firm. In 1870 he acquired an interest in the firm and in 1886, the year that Mr. Kidder died, he became a partner. At the same time Frank E. Peabody, the only son of Francis H. Peabody, was admitted to the firm. Robert Winsor became a partner in 1894, shortly before the death of Oliver W. Peabody, and William Endicott, Jr., and Frank W. Remick became partners in 1905, just after the death of Francis H. Peabody.

Kidder, Peabody & Company opened an account with the famous English house of Baring Brothers & Company, Ltd., in 1878, a connection which added greatly to the prestige of the firm both at home and abroad. In 1886 a branch house was established in New York, with Thomas Baring, George C. Magoun, George F. Crane and Herbert L. Griggs as the partners. This branch was given up in 1891, however, when the New York partners formed the firm of Baring, Magoun & Company, which was the New York branch of the House of Baring.

The firm today has correspondents in the principal cities of the world and carries on a vast brokerage and banking business. It is unnecessary here to go into detail concerning the enterprises which have been largely financed through this firm.

In 1927 application was made to the State by Kidder, Peabody & Company for a charter for a trust company, to be known as the Peabody Trust Company. The original capital was fixed at \$200,000, and the paid in surplus at \$100,000. Before the charter had been granted, however, the capital was increased to \$500,000. The officers of the new trust company were announced to be as follows:

President, Howard N. Flanders; vice-presidents, William B. Snow, Jr., and Robert H. Storer; trust officers, Vincent Farnsworth and William B. Snow, Jr.; assistant trust officer, Norman W. Hall; treasurer, John A. Remick; assistant treasurer, William N. Oedel; secretary, E. Merrill Darling; directors, Frank G. Webster, Robert Winsor, William Endicott, Charles S. Sargent, William L. Benedict, William Holway Hill, Howard N. Flanders, Graham B. Blaine and Alexander Winsor.

Hornblower & Weeks—The firm of Hornblower & Weeks, of Boston, is one of the largest, if not the largest, commission brokerage house in the United States. It maintains stock, bond, unlisted securities, statistical, underwriting, correspondence and note departments, and is equipped to meet the requirements of every individual, trustee, corporation, and institution.

Hornblower & Weeks commenced business on August 6, 1888, with Henry Hornblower and John Wingate Weeks as the sole partners. At that time it had only about twenty-five customers, and only one clerk, James J. Phelan, who became a partner in the firm in 1900 and is now a senior partner. Offices were opened at 51 State Street, the site of the present Exchange building. In 1908, the firm moved to its own building at 60 Congress Street, which it now occupies.

Mr. Hornblower continues as the head of the firm, but Mr. Weeks died in 1926. The latter had enjoyed a distinguished public career. He was graduated from the United States Naval Academy in 1881, and remained in the navy for two years. He was mayor of his home city of Newton for two terms, and served as a member of Congress from the Twelfth Massachusetts District. He was later elected to a term in the United States Senate. When President Warren G. Harding took office on March 4, 1921, Mr. Weeks became Secretary of War in the cabinet, and remained in that office under the administration of President Calvin Coolidge, until a short period before his death.

At the beginning of 1927 there were thirteen partners in the firm of Hornblower & Weeks, who, together with the date of their admission, are as follows: Henry Hornblower, 1888, James J. Phelan, 1900, Edward L. Geary, 1902, and John W. Prentiss, of New York, 1906, as senior partner, and the following as junior partners: Henry N. Sweet, 1909; Charles T. Lovering of New York, 1910; Ralph Hornblower, 1913; James A.

Fayne, of New York, 1917; James S. Dunstan, of New York, 1917; Herbert C. Sierck, of New York, 1917; Paul B. Skinner, of Chicago, 1917; Percy W. Brown, of Cleveland, 1924, and Alfred R. Meyer, of New York, 1925.

Memberships are held in the New York, Chicago, Boston, Detroit and Cleveland Stock exchanges, and an extensive private wire system covers most of the large and important cities of the country. In addition to the home office in Boston, offices are maintained in New York, Chicago, Detroit, Cleveland, Pittsburgh, Providence, and Portland, Maine. The firm is a member of the Investment Bankers Association, of which a New York partner of the house, John W. Prentiss, was president in 1925. It is also a member of the American Bankers Association.

Brown Brothers & Company—The Boston firm of Brown Brothers & Company is a branch of the successor to the oldest private banking house in the United States, which was founded in Baltimore by Alexander Brown in 1800. In 1805 the partnership of Alexander Brown & Son was formed, which was changed five years later to Alexander Brown & Sons. The senior member of the firm was the father of four sons, who separately or in partnership founded the houses of Brown Brothers & Company in Philadelphia in 1818 and in New York in 1825, and the English house of Brown, Shipley & Company in Liverpool in 1810, transferred to London in 1863, co-partners with the American house. This partnership was dissolved in 1917 when Brown Brothers & Company continued in the United States, while Brown, Shipley & Company continued as a separate firm in London, acting in close coöperation and correspondence with the American house, however.

The Boston office of Brown Brothers & Company and Brown, Shipley & Company, was opened in 1844 by Thomas B. Curtis as agent and attorney. Thus the Boston office of this firm is one of the oldest in the city. Mr. Curtis was succeeded in 1863 by his son, Daniel Sargent Curtis. Mr. Curtis, Sr., who in his youth had been a midshipman on a United States Frigate in the War of 1812, died in Paris, where he had resided for a number of years, in 1871.

Daniel Sargent Curtis relinquished the Boston agency in 1878, and was succeeded by George E. Bullard and Louis Curtis, who had entered the office in 1870 and was the youngest son of Mr. Curtis, Sr., who were individually authorized to sign for the firm by powers of attorney. The power to sign for the firm was given to George A. Nash and George Abbot in 1899, and to Henry P. Binney, step-son of Mr. Bullard, in 1907, all of whom are acting at the beginning of the year 1927. Daniel S. Curtis died in 1908 in Venice, where he had been living for several years. Mr. Bullard retired from the agency in 1908, after being connected with

the firm for 52 years, and died in 1916 at the age of 77. In 1911 Louis Curtis was made a full partner in the New York, Philadelphia and Boston houses and of Brown, Shipley & Company, London, resident in Boston.

The Right Hon. Montagu Collet Norman, D. S. O., was made a partner of Brown, Shipley & Company in 1900, and elected director of the Bank of England in 1907. He resigned from the firm in 1915 to devote himself to the affairs of the Bank of England of which he became Deputy Governor and Governor in usual course, which latter position he has filled up to the present time with unusual reëlections. His service of great distinction has covered the period of the great war and the difficult condition of financial affairs of the world which followed.

In 1912 S. Huntington Wolcott was authorized to sign for the Boston house of Brown Brothers & Company, under power of attorney. He resigned in 1918 to become vice-president of the State Street Trust Company. In 1922, Louis Curtis, Jr., after some service in New York, Philadelphia, London and Paris with the firm's houses or correspondents in these cities, joined his father as partner in the New York, Philadelphia and Boston houses of the firm.

Ellery Sedgwick James joined the Boston house with power of attorney and was made a partner in 1925. He has since moved to the New York office, where he now is. Under his guidance the Boston house largely extended its office, personnel and connections by private wires covering New England for wider distribution of securities, now supervised by his assistant and successor, Laurence G. Tighe, who was given the firm's power of attorney on July 1, 1926. The management of the Boston house, at the beginning of 1927, was under Louis Curtis and Louis Curtis, Jr., as resident partners, and the holders of the power of attorney already mentioned, George A. Nash, George Abbot, Henry P. Binney and Laurence G. Tighe.

Estabrook & Company—The firm now known as Estabrook & Company, was organized on April 1, 1851, as Brewster, Sweet & Company, by John Brewster and Charles A. Sweet, who opened a "Stock Exchange and Banking Business" at 76 State Street, Boston. It is as Estabrook & Company, however, that the firm has achieved national prominence in the investment banking field.

The firm name was first changed in 1874, when Brewster, Sweet & Company became Brewster, Basset & Company. In 1883 the name was again changed to Brewster, Cobb & Estabrook. The present name was adopted in 1896. The changes in name were paralleled by a number of changes of location. The first office was at 76 State Street. Two years later, in 1853, the firm moved to 40 State Street. In 1875 there was a

shift to 35 Congress Street. In 1904 the firm returned to State Street, occupying the lower floors of the building at 15 State Street, which it now owns.

The business career of John Brewster, the founder of the firm, began at a comparatively early age. Mr. Brewster was born at Wolfeboro, New Hampshire, in 1813. Reaching Boston at the age of twenty-three, he started the drygoods firm of Williams & Brewster, on Hanover Street. He was a successful merchant and accumulated what was at the time, a substantial fortune. He sold out in 1850 and decided to become a banker.

His first venture in the financial field was with Charles A. Sweet, who prior to 1851, had been in the office of the banking house of Gilbert & Sons. The capital was largely supplied by Mr. Brewster, with Mr. Sweet contributing the experience. It was Mr. Sweet who became, on March 28, 1851, a member of the Boston Stock Exchange. He did not remain with the firm, however, withdrawing eventually to establish a business of his own. Mr. Brewster continued with the firm he had founded, however, until the day of his death, January 13, 1886.

The career of Arthur F. Estabrook, whose name must always be linked with Mr. Brewster's, was not without its romantic aspects. He was born in Boston, 1847, and entered the employ of Brewster, Sweet & Company in 1857, when he was only ten years old. His rise from office boy to a member of the firm, a dignity which he attained at the age of twenty-seven, was in accordance with the best traditions of English fiction. Becoming a partner in 1874, Mr. Estabrook continued in the firm which now bears his name, until his death in 1919. At the time of his death he had been in business for sixty-two years, during approximately forty-five of which he had been a member of the firm.

The roll of those who have been members of the firm comprises, in addition, the names of George W. T. Riley, William Basset, Henry E. Cobb, Charles E. Eddy, Arthur L. Sweetser, C. Herbert Watson, Frank B. Bemis, Stedman Buttrick, J. Bradley Cummings, E. Hunt Allen and F. Foster Sherburne. All of these men contributed to the upbuilding of Estabrook & Company, but special mention should be given to Mr. Bemis and Mr. Buttrick. Mr. Bemis entered the office in 1878, became a partner in 1889, and retired in 1924. Mr. Buttrick was first employed in 1886, was received into the firm in 1901, and died in 1925. In length of service the careers of these two men have only been exceeded by that of Mr. Estabrook.

The present partners are Arthur Sinclair, S. Howard Martin, Richard Pigeon, Philip L. Spalding, Orrin G. Wood, Hermann F. Clarke and Roger H. Williams. Of these men, four—Martin, Pigeon, Sinclair and Clarke—have been for many years connected with the firm, beginning as employees. Mr. Spalding, before his admission, had been president

of the New England Telephone & Telegraph Company. Mr. Williams came to the firm from the National Bank of Commerce in New York, where he had been a vice-president. Mr. Wood was formerly vice-president of the Merchants National Bank of Boston.

E. H. Rollins & Sons—The Boston firm of E. H. Rollins & Sons, the main office of which is at 200 Devonshire Street, had its inception at Denver, Colorado, in 1876, in the personal trading of Edward W. Rollins in the county warrants and bonds with which he had become familiar while serving as treasurer of the Union Pacific Railway, and its beginning in the eastern part of the country in 1881, in Concord, New Hampshire.

Mr. Rollins is a native of Concord, a graduate of the Massachusetts Institute of Technology in the class of 1871. He decided to go to the West, where the railroads then under construction were beckoning for engineers. At first an engineer, he became cashier and treasurer of the Colorado Central Railroad. He discovered he could purchase county warrants for the railroad at a discount, and then could use them at par in paying the railroad's taxes. The discovery gave him an idea that he could build a very substantial business. With \$5,000 he had saved in his first five years out of the institute, he struck out for himself in 1876. In 1880 he formed a partnership with Frank C. Young, who had been cashier in a bank at Central City, Colorado.

The new firm of Rollins & Young found a wonderful opportunity awaiting it. County warrants could be bought as low as fifty cents on the dollar, and they usually paid ten percent. Eight percent interest was the rule on bonds of the county and school districts that enjoyed the best credit. By purchasing these securities and then reselling them in the eastern part of the country where lower rates of interest prevailed, a large profit could be obtained.

Looking for an eastern connection, Mr. Rollins found that his brother, Frank W. Rollins, who was practicing law in Concord, New Hampshire, was willing to leave the law to engage in the investment banking business. With his father, Edward H. Rollins, then United States Senator from New Hampshire, Frank W. Rollins formed the firm of E. H. Rollins & Son, to represent the Denver firm of Rollins & Young. In 1887 the two organizations were consolidated under the name of E. H. Rollins & Sons.

Senator Rollins died in 1889, and from that time until the death of Frank W. Rollins in 1916, the two sons of the senator were the factors which brought about the expansion of the firm into a nation-wide financial house. The Boston office was not opened until 1890, and even then the headquarters were continued in Concord. Frank W. Rollins became

Governor of New Hampshire, and the Boston office was left with one stenographer, Walter H. Seavey as office boy, and R. B. Young as the firm's only travelling salesman, covering a territory from Maine to the Mississippi, with occasional visits into Canada. The office was closed for a time, but in October, 1892, it was reopened permanently and made the head office of the firm.

A New York office was opened in 1893, only to be closed two or three years later, and then reopened permanently in 1911. A San Francisco office, also opened in 1893, was closed after three years and then reopened permanently in 1898. Edward W. Rollins was president of the firm until 1912, when his brother succeeded him, and he became chairman of the board of directors. When the brother died, he resumed the presidency, retaining it until 1923, when he was succeeded by Walter H. Seavey, the firm's first office boy, who had started in 1890 at \$2.00 a week. Mr. Seavey died in 1926 and was succeeded by George W. Treat, who had started with the firm as a salesman in 1901 and had gradually worked his way to the top. The firm has thirty-four offices, employs 550 persons and has 135 salesmen as compared with the one salesman in 1890.



CHAPTER X.

THE PRESS.

By F. Lauriston Bullard

Chief Editorial Writer of the Boston "Herald."

The "Mayflower" brought one practical printer to the shores of the New World. William Brewster, his modest fortune depleted by persecution in England, had established in Holland, at the old university town of Leyden, a press, from which he issued Puritan books containing opinions and criticisms that would not have been tolerated across the Channel. The signers of the famous Compact included in their number therefore a representative of the printing craft and an exponent of the liberty of the press. Brewster gave his little library to Harvard College, and among these books were eight which he himself had published in Holland.

But New England had to wait almost a score of years after the landing at Plymouth, and eight years after Winthrop's settlement at Boston, for the arrival of a printing press and the establishment of a printing business. The "John" of London crossed the ocean in 1638, with the essentials for printing stowed away somewhere on board, and among her passengers were the owner of the press, a printer, and three press men. The owner, Joseph Glover, a dissenting minister, had resigned his charge for the purpose of founding a printing establishment overseas. He paid for the font of type. Friends furnished the funds for the rest of the outfit. In June in London he arranged with Stephen Daye to take charge of the press, reserving to himself as owner the right of supervision. He may or he may not have known that an enterprising printer of Seville, Jacobo Cromberger, had sent a press and a supply of type to Vera Cruz more than a century before, that the first printing plant this side the ocean had been set up in the city of Mexico in 1535, from which, almost precisely a hundred years before, Juan Pablos had issued the "*Breve y mas compendioso Doctrina Christiana en lengua Mexicana y Castellana.*"

On the voyage to Massachusetts Glover "fell sick of a feaver and dyed," but his widow arranged to fulfill his purpose. She set up the press in the house of Henry Dunster, the first president of Harvard College, and there with Daye, rather an unskilled craftsman, she began the publishing business. First appears the Freeman's Oath, on a half-sheet of small paper; no copy survives. Next an Almanack, prepared by Captain William Peirce, a noted mariner, and of this no copy is known. Third, a crude quarto of 128 pages, the celebrated Bay Psalm Book, sold at the press, and in the shop of Hezekiah Usher, the first bookseller of

New England, then located in Cambridge. Of the original edition of 1,700 copies, put out in 1640, only four perfect copies are known now to exist.

The following year President Dunster acquired a share in the business by his marriage with the widow Glover, and upon her death in 1643 he came into full possession. Daye returned to his original trade of locksmithing. His son, Mathew Day, as he spelled the name, followed the father as printer, and Samuel Green, the first of a race of printers, in turn assumed the task in 1648. To aid in the production of Eliot's Indian Bible, the *magnum opus* of the Cambridge Press, Marmaduke Johnson, a typographer of skill, came from England in 1660, and in 1665 he brought from England a complete equipment for a printing establishment of his own. Further competition appeared with the establishment of Foster's Press, but Samuel Green survived both his rivals and operated his shop until 1692.

To John Foster, however, belongs the distinction of having been the first engraver in the United States, and, unless he was preceded by Johnson, he was also the pioneer printer in Boston proper, where he set up, in 1675. Born in 1648 in that part of Dorchester now called South Boston, he was a member of the Harvard class of 1667, and he died at the early age of thirty-two from the disease then known as consumption. Among his engravings are the well-known wood cut of Richard Mather, and the two editions of Hubbard's Map of New England, called respectively "The Wine Hills" Map and "The White Hills" Map. About a half-hundred book or pamphlet titles may be assigned to him also, nearly all of them religious, and almost a third of them works by Increase Mather.

Early Censorship—Several incidents illustrate the deliberate policy of Massachusetts to prevent the spread of ideas inconsistent with the official theology and to enforce a strict censorship over the printing press. Having paid a large price for the privilege of life and worship according to their understanding of the Scriptures, the fathers and founders held it to be a duty of sound judgment and self defense to guard the purity of their doctrine and to preserve the character of their institutions. When Sir Harry Vane pleaded the cause of William Pynchon, the Governor and council said: "We held it our duty and believed we were called of God to proceed against him" for the circulation of a pamphlet adjudged by the General Court to be "erronyous and hereticale." The next to come under the ban was no less a personage than the Harvard president. To the consternation of the community Dunster is preaching against infant baptism. He refuses to recant. His separation from the college follows. He is willing to endure personal sacrifices but he will not refrain from expressing his opinions. If there is no record of formal cen-

sorship for twenty-four years after the introduction of the printing press, there is not, either, any recognition of the right of freedom of discussion. Across the ocean John Milton has written that wonderful plea for unlicensed printing which Melville E. Stone never tires of extolling, and which Augustine Birrell pronounced the "Noblest pamphlet in the language," and that immortal plea came from the pen of the Puritan poet only five years after the Glover press had been set up in Cambridge.

Formal action the General Court did take in October, 1662, by the passage of the first act for the censoring of the Massachusetts press:

For prevention of irregularities & abuse to the authority of this country by the printing presse, it is ordered that henceforth no copie shall be printed but by the allowance first had & obtained under the hands of Capt Daniel Gookin & Mr Jonathan Mitchel, vntil this Court shall take further order therein.

This act was revoked in 1663, only to be renewed in the licensing order of May, 1665, which gave Cambridge a monopoly of the printing press and denied any right to print except by authority. The sole modification of this rigorous regulation was made after some years in the interest first of Marmaduke Johnson and then of John Foster, permitting the establishment of a press in Boston.

Edmond Andros adopted the identical policy respecting the press which the local authorities had pursued, but that policy was directed, of course, against those local leaders themselves. The censorship they had imposed is now imposed upon them. The Andros government lasted but a short time, and in 1689 the old charter again became the warrant of authority and the control of printing passed once more into the keeping of the General Court. But this period in turn was brief, and when the new charter came into operation in 1692 the Royal Governors once more assumed the oversight of the Colonial press, and for years the Andros instructions were repeated almost verbatim to each new Governor in succession.

The printers of Cambridge and of Boston in the half century between the founding of the Glover press and the end of the Colonial period are estimated to have published not less than 300 books and pamphlets by native writers—almanacs, acts and resolves of the General Court, and works of a religious or controversial nature. The seventeenth and eighteenth centuries have well been called the "classic era of the English pamphlet." Moses Coit Tyler refers to the pamphlet as "the immediate ancestor of the newspaper," and goes on to say that "the maturity of journalism really meant the old age and death of pamphleteering." These are well considered words and just. For several centuries after the invention of printing the pamphlet was the great means for reaching the public and influencing public opinion. In America almost through the

War for Independence the pamphlet held the imperial position now occupied by the newspaper, and when the newspapers began to grow in power they owed their increasing prestige not so much to any original work done by the printers who in those days both set the type and did what editing was done, but rather to the army of pamphleteers—the most eminent men of the day, the scholars and clergymen, the lawyers and politicians—who utilized those crude news sheets to spread before the people the ideas that otherwise would have been issued in pamphlet form. Those men in their day wrote letters for the press, just as men today “write to the editor.” They constituted, as in due time we shall see, “a magnificent staff of unpaid contributors.” Many of them, both sides of the Atlantic, had had much experience in the art of the pamphleteer. John Milton gave a score of years to the production of pamphlets. We may match with him in America such men as John Dickinson, before the Revolution, and Thomas Paine, in the course of that war. Dickinson first published his “Farmer’s Letters” week by week in a Philadelphia newspaper. Every paper in America but four, twenty-one in all, reprinted them at once. The series completed, the articles were collected into a pamphlet. Thomas Paine appealed to the public by the pamphlet direct, and his amazing series of burning booklets swept the Atlantic seaboard as a conflagration might have swept the prairies of the West.

In that short interval between the going of Andros and the coming of Sir William Phipps, while the original charter for a little while was the symbol of authority, one startling event had taken place. This was nothing else than the appearance of the first newspaper within the present bounds of the United States, an unlicensed sheet whose publication brought out a prompt and complete demonstration of the fact that faith in the freedom of the press had not yet arrived in Massachusetts.

First Newspaper Attempted—The first attempt to establish an actual newspaper in Boston, and it was also the first in America, must be assigned to “Publick Occurrences” by Benjamin Harris, and not to “The Present State of the New-English Affairs,” by Samuel Green. The first and only issue of the former was brought out on September 25, 1690. The only printing of the latter is dated 1689, and internal evidence indicates the latter portion of that year. But the earlier publication was not a newspaper, while the latter was designed to be one.

The debate upon the respective claims of these rival candidates for priority has gone on for many years. The earlier sheet has this imprint: “Boston. Printed and Sold by Samuel Green, 1689.” Below the heading, “The Present State of the New-English Affairs,” is this line: “This is Published to prevent False Reports.” It is a single sheet, 14 $\frac{3}{8}$ by 9 inches, printed in two columns on one side. The contents pertain exclusively to



THE FENWAY

political conditions in New England. Consider the situation. A revolution has placed a new king on the British throne. The Colonists have overthrown the Andros government. Increase Mather in London is striving for a new charter. What most of all would the people of Massachusetts wish to know? From Mather have come several messages. With intense eagerness the populace must have waited for tidings of King William's intentions toward his subjects in the Colonies. Garbled reports are abroad. Is authentic news available?

Now what does this sheet contain? It contains a portion of Mather's letter to Governor Bradstreet, dated September 3, 1689; also a passage "extracted from the publick News-Letter" of London, dated July 6, 1689, giving some account of Mather's interview with the king; and besides some part of a letter, dated September 2, 1689, from Increase Mather to his son, Cotton Mather. Moreover this sheet carries a statement to the effect that a royal order, dated July 30, 1689, has just arrived, instructing the New England authorities to send Sir Edmund Andros back to England by the first ship.

Thus do the contents of this sheet justify its title, "The Present State of the New-English affairs," and its avowed intent, "to prevent False Reports." Obviously this is not a newspaper but a broadside. Mr. Albert Matthews has added strong arguments to the demonstration by an examination of the seventeenth century newspapers in the British Museum, and by the discovery in the Massachusetts Archives of a document, dated November 8, 1689, containing allusions to the "many papers" which "haue been printed & dispersed tending to the disturbance of the peace & subuersion" of the Government of William and Mary. This is the first publication known in the Colonies of an exclusively domestic news character, but it is not a real newspaper nor intended for successive and regular publication.

First among American newspapers to be soundly established and continuously published is "The Boston News-Letter," but absolute priority belongs to "Publick Occurrences Both Forreign and Domestick," printed at Boston by Richard Pierce for Benjamin Harris. It is suppressed after a single issue, but it is a genuine newspaper. To Harris it is desirable to devote more than casual attention, for he figures in the struggle for a free press both in Old and in New England. We find him entering a book at Stationers' Hall as early as 1674—"The Saints Looking-glasse exposed to view, in the most exemplary life and triumphant death of that pious and painfull minister of the Gospell, Mr. James Jemeway lately deceased." . . . Soon he becomes a publisher of controversial literature, and in the cause of Protestantism he issues, on July 9, 1679, the first number of a semi-weekly newspaper, "Domestick Intelligence, or News both from City

and Country," which, with one change of title and one long suspension, terminates with its 114th number on April 15, 1681. A competitor denounces him as a "press-pirate," and calls him a "factious, infamous, perjured antichristian." In 1680 he is presented for trial before the unspeakable Judge Jeffreys, charged with criticism of the King in his Appeal from the Country to the City. His neighbors give him a good character. He has friends among the jurors, but their request to inspect the seditious pamphlet is denied. They bring in an evasive verdict which the court resents and orders changed. He is sentenced to pay a fine of £500, to stand one hour in the pillory, and to produce sureties for good behavior for three years. In court he merely says with simple dignity: "I hope God will give me patience to go through with it." In prison he makes concessions. Severe punishment tempers somewhat his proud spirit, and he discloses the names of the writers of a few of the offending articles. According to the Town Records he lands in Boston in 1686, and opens a "Coffee, Tee, and Chucaletto" shop. He makes several voyages and so may have justified the observations of his friend, the eccentric John Dunton, who characterized him as one who "had a deal of mercury in his natural temper," and who expressed the opinion that could Harris but "fix his Mercury a little, and not be so volatile, he would do well enough." In the early autumn of 1690 he issues from his "London Coffee House" the first newspaper printed on the American Continent.

Let us examine this pioneer publication. The Rev. Joseph B. Felt of Salem found the only known copy in the Public Record Office in London in 1845. Samuel Abbott Green of the Massachusetts Historical Society reproduced it in fac simile in 1901. It is a small quarto, printed two columns to a page on three sides of a folded sheet, measuring $7\frac{1}{2}$ by $11\frac{1}{2}$ inches. The only contemporaneous allusions to it, besides the order of suppression presently to be noticed, are contained in Sewall's Diary. In his entry for September 25, 1690, he says: "A printed sheet entituled publick Occurrences comes out, which gives much distaste because not Licensed; and because of the passage referring to the French King and the Maquas [Mohawks]."

Harris defines his purpose in a prospectus. He proposes to publish once a month, "or if any Glut of Occurrences happen, oftener"; he promises to furnish "an account of such considerable things as have arrived unto our Notice"; he pledges himself to "take what pains he can to obtain a Faithful Relation of all such things," and especially he will "make himself beholden to such persons in Boston" as may help him to procure the news. Further, he will do what he can "towards the Curing, or at least the Charming of that Spirit of Lying, which prevails amongst us," trying always to be accurate in his reports, "and when there appears any material mistake in anything that is collected, it shall be corrected in the next."

Finally, he engages to assist in the suppression of malicious "False Reports" by exposing the names of such persons as are shown to have been guilty of "so villanous a Crime."

Now what does this paper contain? Let us scan the diminutive pages of this forerunner of the multitudinous newspapers of today. Here are the "occurrences." The Christianized Indians of Plymouth have appointed a thanksgiving day. The husbandmen find no want of hands, "which is looked upon as a Merciful Providence," for the season is favorable and many men have gone on the expedition to Canada. Indians have stolen two children from Chelmsford. An old man of Watertown, having lately lost his wife, has committed suicide by hanging himself in the cow-house. In Boston 320 persons have died of smallpox. In a fire near the Mill Creek some twenty houses have been burned. A fire near the South Meeting House has consumed several buildings and a young man perished in the flames; moreover "the best furnished PRINTING-PRESS of those few that we know of in America was lost." [Benjamin Harris is responsible for the capitals.] The Indians and the French have butchered the master and most of the crew of a vessel bound for Virginia which had put into the Penobscot. There is then an account of the expedition to Canada under General Wait Winthrop and how it failed. Also an account of the massacre of a body of French and Indians of the "East Country." Some items about conditions in the West Indies have been obtained via Portsmouth where a vessel is just in from the Barbadoes. The city of Cork has proclaimed King William and turned the French landlords out of doors. Finally, there is some additional mention of Indian troubles in several places.

Benjamin Harris must have been an enterprising editor. Here are nearly a score of news items, long and short; three are local, all the others but two are domestic. There are massacres and conflagrations, a suicide, and the narrative of a military expedition with a battle. Truly a "modern" paper for 1690. Harris would probably have been classed as a sensational journalist today.

But Harris had not asked the permission of the authorities for the publication of this paper. The magistrates cannot tolerate the unlicensed issue of a newspaper even once a month. It is too dangerous a novelty. The Governor and Council promptly issue a broadside asserting their "high resentment and disallowance" of this pamphlet, and prohibiting any person "for the future to set forth anything in print without license first obtained." The authorities affirm that Harris has printed "reflections of a very high nature." It is difficult to identify the objectionable passages. Judge Sewall locates the offense in the references to the French King and the Mohawks. The account of the misunderstanding between General Winthrop and the government of New York may have disturbed

the magistrates. There is one scandalous allusion to the French King. It may be that the expressed intention to expose rumor mongers was interpreted as the threat of a spy rather than the pledge of a reformer. Cotton Mather declaimed against the sheet. The sinister innovation must not be allowed to continue. It is suppressed, and the town waits yet fourteen years for the regular publication of a newspaper.

Harris lingers still some time in Boston. With a partner he founds a printing shop, and ere long he is assigned to be the official printer for the publication of the laws. For a while he is located on the present site of "The Boston Globe." Late in 1694 or early in the following year, however, he returns to London and opens a shop in Fore Street. The censorship having expired in May, 1695, and his taste for journalism having been no whit lessened by his experiences, he presently issues the first number of a news sheet to which he applies the name "Intelligence, Domestick and Foreign."

During the interval between the suppression of "Publick Occurrences" and the establishment of "The Boston News-Letter" the colonists obtained what news they got from the irregular and uncertain supplies of newspapers sent from England and from the manuscript letters prepared by their postmasters, who as centers of intelligence, quite naturally became distributing agents for both authentic information and cursory gossip. Their compensation being small, the postmasters sought to supplement their stipends by writing letters which should contain more complete accounts of contemporaneous events than private letters were likely to supply. John Campbell, who became postmaster of Boston in 1702, arranged to forward statedly to the Governors of the several New England colonies manuscript digests of the news which might come into his possession. Having built up a business as a writer of news letters, he early perceived the advantage of printed news sheets. Newspapers in England were increasing in popularity, the demand for news was increasing in America. It was an easy transition from the written news letter to the printed newspaper, and the title of the first American newspaper could hardly have been avoided. The postmaster was the immediate precursor of the editor. For many years after Campbell started "The Boston News-Letter," a newspaper was considered an adjunct of the postoffice. Strangely enough the licensing system was continued in Massachusetts after the censorship had been abandoned in England, but there was no hubbub over John Campbell's venture, for this first newspaper in America bore the announcement conspicuously displayed, "Published by Authority." Campbell was as cautious as Harris had been zealous, taking great pains to avoid offense either to the civil magistrates or to the church leaders. A daily newspaper began publication in London in 1702. The first issue of Campbell's weekly is dated "from Monday, April 17,

to Monday, April 24, 1704." It justified its claim as our first paper of regular publication by maintaining a continuous existence for almost seventy-two years.

We know that John Campbell was in Boston in 1695, that he was of Scottish ancestry, and that he was president of the Scots Charitable Society in 1727. Also from the obituary notice in the paper he founded we learn that he died in 1728, at the age of seventy-five, having been "One of His Majesties Justices of the Peace for the County of Suffolk." His brother, Duncan Campbell, bookseller, John Dunton describes as "a brisk young Fellow, that dresses All-a-mode, and sets himself off to the best Advantage; and yet thrives Apace." From the pages of his newspaper we may fairly infer that its publisher was not very aggressive, although capable of moral indignation; not very original while striving to be accurate; not gifted rhetorically but occasionally dabbling in mild sarcasm; and not very prosperous although manifesting some interest in public affairs. He often wrote in an apologetic tone, as when he admitted the paper to be "thirteen months behind in giving the news from Europe." Quite in the spirit of the time he greeted the appearance of a rival sheet thus: "I pity the readers of the new paper; its sheets smell stronger of beer than of midnight oil. It is not reading fit for the people!"

What style of sheet was this "News-Letter"? Certainly the initial number could not compare with the sole issue of the ill-fated paper published by Benjamin Harris. It was printed on both sides of a half-sheet folio, measuring 7 by 11½ inches. There must have been two editions of the first issue, for at least one difference in typography is found among the three copies now in existence. The publisher's announcement contained a request for advertising: "All Persons who have any Houses, Lands, Tenements, Farmes, Ships, Vessels, Goods, Wares or Merchandizes, Ec. to be Sold, or Lett; or Servants Runaway; or Goods Stoll or Lost, may have the same Inserted at a Reasonable Rate; from Twelve Pence to Five Shillings, and not to exceed: Who may agree with Nicholas Boone for the same at his shop, next door to Major Davis's, Apothecary in Boston, near the Old Meeting-House."

This is not a newsy issue. It contains a fair amount of foreign information and a negligible quantity of domestic matter. The foreign news is taken from the London papers of the preceding December. The American items deal with Jamaica, Maryland, Rhode Island, and Virginia. Several paragraphs contain ship news, as we would say nowadays. There is a brief account of an action in which an English vessel fought a French sloop "Board and Board three Glasses." There is an account of a scare over the presence of French ships off Block Island. For purely local matter—a "principal Merchant" of Boston has died, a Judge of the Admiralty has been commissioned, the General Assembly has been dissolved, and a

certain "Excellent Sermon" has been ordered "by his Excellency . . . to be Printed."

This number conveys a fairly accurate impression of the general character of the paper during almost the entire period of its publication. Local news sometimes was limited to two or three items. Rarely did it fill a column or a column and a half of the four, eight, and occasionally twelve columns of an issue. The foreign news usually was collated from British papers, and if it seems stale to us it should be remembered that these papers often reached Boston by way of Bermuda, Virginia, or New York. Quite in the tone of the time this news in the main comprised royal proclamations, State papers, Parliamentary proceedings, and military movements. During its early years many numbers were filled with the events of the War of the Spanish Succession. The American intelligence included numberless marine items, engagements with Indians on land and with French privateers at sea, elections to the General Court, proclamations by the Governor, and brief notes of varied character from Nova Scotia and Newfoundland, the several New England Colonies, from New York and Philadelphia, occasionally from South Carolina, and not seldom from the West Indies. The files of the "News-Letter" supply historians with some valuable documents and not a few important dates, but these must be handled with discretion for the paper by no means is celebrated for inerrancy.

It may be that his Scottish ancestry accounts for Campbell's persistence in publication, for the "News-Letter" was not a money-maker. Subscribers were few and advertisers absent. He did not hesitate to print frequent appeals for aid. In the second year of publication he asked the Governor to grant him an allowance "to encourage him in said duty for the future," and a small amount was allocated to him. In 1719 he presented an extended statement of his affairs in a plea to the public for help, declaring he had "supplied them conscientiously with publick occurrences of Europe and with those of these our neighboring provinces, and the West Indies." He must confess his circulation to be but 300, whereas we know the population of the town at the time of the founding of the "News-Letter" to have been about 8,000. It was in that same year, 1719, that Campbell was summarily separated from the postoffice. One stroke of enterprise in his career as a newspaper publisher deserves special mention. The paper was only a few weeks old when he issued what has been described as a "Pirate Supplement." On Friday, June 30, 1704, six pirates were executed in Boston, a great and gala day for the town. Campbell printed a sheet which may have been put out as a supplement or extra, containing "An Account of the Behavior and last Dying Speeches of John Quelch, John Lambert, Christopher Scudamore, John Miller, Erasmus Peterson, and Peter Roach, the six pirates that were

executed on Charles River, Boston side." He described the scene and recited the exhortations to the malefactors and the prayer by a minister while the pirates were on the scaffold "as near as it could be taken in writing in the great crowd."

Various difficulties perplex the student of the "News-Letter." The day of publication was readily moved forward or backward by twenty-four hours or forty-eight, misprints were frequent, especially of the day of the month, and the numbering was erratic. Mr. Albert Matthews has discovered such "amazing sequences" as 1958, 1459, 1960, and 2059, 2951. In the course of its three-score years and ten, the paper changed its name eleven times. In 1727 it became "The Weekly News-Letter," in 1730 "The Boston Weekly News-Letter," in 1757 it resumed the original title, and in 1762 it adopted the style of "The Boston News-Letter and New-England Chronicle." Then in the ensuing April it appeared as "The Massachusetts Gazette. And Boston News-Letter"; in 1768 it again became "The Boston Weekly News-Letter," only in the next year—not to list all the minor changes—to assume a slight variant from the style of 1763, and as "The Massachusetts Gazette: and the Boston Weekly News-Letter" it continued until the end. In 1755 the Legislature passed the Provincial Stamp Act imposing for two years duties on vellum, parchment, and paper, and levying a half-penny on every scrap on which any news should be printed. All the copies from April 30, 1755, to the corresponding date in 1757 were printed on paper bearing in the lower right hand corner of page one a circular stamp in red ink, with a bird with outspread wings in the centre. The publisher requested his customers to notify him of their intentions so that he might know "what Number to print off." In 1765 the issue for May 2 contained an announcement that the paper used was made at Milton and a request that the people would save "all Linen Rags" and so "prevent large Sums of Money from going out of the Province."

Advertisements, while not common, did appear from time to time. A card in the second number offered a reward for the return of two anvils which had been taken "Off Mr. Shippen's Wharff." The third issue carried a "For Sale" card for certain lands and buildings "At Oysterbay on Long Island," inquiry to be made of "Mr. William Bradford Printer in N. York." Prospective privateers advertised for men. Toward the middle of the century advertisements for the sale of negro slaves became fairly common. For instance: "To be sold, a likely Negro boy about 12 years old; enquire of the printer." But it was not until the War for Independence had been fought and won that business men accepted the newspaper as the easy and natural method of communicating with the public.

Dull, stupid, as the "News-Letter" may seem to the majority of read-

ers today, news items of thrilling import did appear occasionally in its prosaic columns. The Boston papers printed several false reports of the repeal of the British Stamp Act, but authentic information reached the town on May 16, 1766, and the "News-Letter's" issue of May 22 bore across the top of page one, like a modern "stringer," this notice: "Friday last arrived here the Brigantine Harrison, Shubael Coffin, Master, belonging to John Hancock Esq; a principal Merchant in this Town, in about 6 weeks from London; who brought the important Acct of the REPEAL of the AMERICAN STAMP ACT."

Bartholomew Green began the printing of the "News-Letter" in a small wooden building in what now is Washington Street, and after eighteen years, on the last day of 1722, John Campbell gave notice in its columns that in the ensuing number Green would himself become the publisher and owner. Early in 1733, Green having died, John Draper, who had married his daughter and served as his assistant, took charge of the paper. Shortly after Green had become publisher he inserted a notice of his intention "now and then to print an article upon the state of religion," and under the management of his son-in-law the paper continued to be semi-religious in character. In the last month of 1762 notice was given that "the business of the late publisher" had devolved upon his son, Richard Draper, and he obtained an appointment from the Governor and Council as Official Printer in succession to his father, who had held the place for many years. Both the father and the son were competent journalists for their time, diligent and honorable, and the younger man earned the reputation of being "the best compiler of news in his day."

The month of May, 1768, confronts us with the most difficult puzzle in the history of Boston journalism previous to the Revolution. Long before that time the day of publication of the "News-Letter" had been shifted from Monday to Thursday. "The Boston Post-Boy" was now issued on Monday. Richard Draper of the one paper and John Green and Joseph Russell, the publishers of the other, made a curious arrangement which provided that the publication of each paper should be continued under its own name and on its regular day of issue, while the publishers of both papers would issue jointly a third paper to be known as "The Massachusetts Gazette." The portion of the "Gazette" issued on Mondays would be printed by Green and Russell and sometimes on the same sheet with the "Post-Boy" of that date, and the portion of the "Gazette" issued on Thursdays would be printed by Draper and sometimes on the same sheet as the "News-Letter" of that date. Frederic Hudson was the first of several investigators to call these "the Siamese Twins of Journalism." The puzzle is to determine whether this joint publication shall be considered as a separate newspaper. The scheme was continued from May 23, 1768, to September 25, 1769.

In May, 1774, Richard Draper fell ill, and printed a plea for the indulgence of his subscribers, along with an advertisement for a printer. A week later he gave notice of a partnership between himself and John Boyle. Then in June appeared the announcement of the death of Draper, and of the intention of his widow, Margaret, with the assistance of Boyle, to "carry on." This arrangement lasted only until August, however, when Mrs. Draper undertook to publish the paper on her sole responsibility. At the outbreak of the war there were five papers printed in Boston, but in the critical months of 1775 "The Evening Post" and "The Post-Boy" found it impossible to continue publication, "The Boston Gazette" and "The Massachusetts Spy" could not continue in Boston and removed, the one to Watertown and the other to Worcester, so that the "News-Letter," recognized as a Tory organ and called contemptuously by the patriots "Mrs. Draper's paper," was left alone in Boston through the siege. The issue of October 13, 1775, bore the heading "The Massachusetts Gazette: Published Occasionally," although the succeeding issues carried the usual title. From this October date until February 22, 1776, the issues all had the imprint of John Howe, without mention of a publisher or of Mrs. Draper, and the evidence is not decisive as to whether Mrs. Draper kept her ownership until the end or Howe served in the dual capacity of printer and publisher.

Bartholomew Green came of a famous family of printers, and himself and his successors did the printing for the "News-Letter" throughout its existence, except for four years, from November, 1707, until October, 1711, when it was issued from the press of John Allen in Pudding Lane, now Devonshire Street. He advertised the arrival from London of "a Printing Press with all sorts of good new Letter." But his plant was consumed in the great fire of October 2, 1711. The quality of the printing deteriorated during the Allen régime, but under the other printers the workmanship has well endured the lapse of two centuries. Green's printing house burned in 1734 and John Draper erected a new building on the same site and here the paper continued to be printed until its suspension.

No issue of the "News-Letter" is known of a date later than February 22, 1776. The paper undoubtedly passed out of existence at about the time the British marched out of Boston and the Continental troops marched in.

For fifteen years the "News-Letter" had no local competition and indeed there was little in its record to induce others to undertake a newspaper enterprise. But in 1719 a second paper appeared, and between that date and the end of the War for Independence there were published in Boston through periods of varying length sixteen newspapers besides the "News-Letter." Let us compact a roster into a single paragraph:

"The Boston Gazette" began publication on Monday, December 21, 1719, and continued until September 17, 1798. "The New England Courant" issued its first number on August 7, 1721, and its last on June 4, 1726. The first copy of "The New England Weekly Journal" carried the date line March 20, 1727, and the last copy was dated October 13, 1741. Next came "The Weekly Rehearsal," which ran from September 27, 1731, to August 11, 1735. The imprint reads: "Printed by J[ohn] Draper for the Author," and in his "History of Printing," Isaiah Thomas says that "it was carried on at the expense of some gentlemen who formed themselves into a political or literary club, and wrote for it. At the head of the club was the late celebrated Jeremy Gridley, Esq., who was the real editor of the paper." Draper printed it for nearly a year at the Heart & Crown, and Thomas Fleet followed as printer for eight months, becoming the sole owner and publisher with the issue of April 2, 1733. He continued publication until August, 1735, when he replaced this paper with his "Evening Post," which in most respects was a duplicate of the "Rehearsal." "The Boston Post-Boy," about whose earlier years relatively little is known, seems to have been issued consecutively from November 18, 1734, through 1970 numbers, to April 17, 1775, or two days before the affray at Lexington. "The Boston Evening Post" commenced its file of 2070 numbers on August 18, 1735, and terminated its career on April 24, 1775, which would be five days after Lexington. "The Independent Advertiser" survived but a short period, and with one interregnum, from January 4, 1748, to October 2, 1749, with an additional issue dated December 5, 1749. It was put out in Queen Street by Gamaliel Rogers and Daniel Fowle and at the close of their career these publishers manifested some irritation in their valedictory: "There is hardly any Character that deserves less Envy and more Candour than that of a Political Writer, especially if he writes for Principle, and is perseveringly honest." "The Boston Chronicle" did not last much longer, from December 21, 1767, to June 25, 1770, but it has the distinction of having been the first Boston paper to be issued twice a week. Accepting the theory that "The Massachusetts Gazette," the curious dual arrangement for whose publication we already have noted, was a separate newspaper, it belongs next in our list, running from May 23, 1768, to December 29 in that year, and from June 1 to September 25 in the following year. The famous paper with which the name of Isaiah Thomas is associated, "The Massachusetts Spy," now comes in order, with an initial issue on July 17, 1770, and a final issue in Boston on April 6, 1775, when it was removed to Worcester where publication was resumed on May 3. "The New England Chronicle: or, The Essex Gazette" was printed in Cambridge from May 12, 1775, to April 4, of the following year, when it was transferred to Boston. The first number of "The Continental Journal and Weekly Advertiser" is dated May

30, 1776, and the latest known issue bears a date near the close of 1787. "The Independent Ledger and American Advertiser" made its appeal to the public on June 15, 1778, and was discontinued on October 16, 1786. Finally, "The Evening Post; and the General Advertiser" came out on October 17, 1778, and retired into oblivion on May 11, 1780.

Thus Boston had one newspaper for fifteen years, then two for two years, then three for nine years. In 1731 there were four, in 1734 one more, and in 1735 there were six. In 1755 the number had been reduced to three, but there were six again in 1768, and while the number fell to three in 1777, there once more were six in 1780.

Postmasters and Editors—Not only in Boston but in several other American towns the people associated the postoffice with the newspaper. Five postmasters in succession conducted the "Boston Gazette." The postmaster at New Haven established a "Gazette." A former postmaster founded the Providence "Gazette." A postmaster published "The Virginia Gazette." Andrew Bradford much of the time was postmaster of Philadelphia while conducting the "American Weekly Mercury," and Benjamin Franklin found himself thereby handicapped in competition, as the public thought the newspaper an important accessory of the post-office, furnishing superior facilities both for gathering news and distributing advertisements.

Through a full half-century the Boston postmasters published newspapers, and in that period five of the seven office holders conducted the "Boston Gazette." For two years after the retirement of John Campbell from office there were quarrels and quibbles over the succession. London appointed Philip Musgrave, the Deputy Postmaster General appointed William Brooker, and ere long all three men were mixed up in a squabble into whose merits it were unprofitable to inquire. Brooker held the place about two years, and almost at the end of 1718 he produced the first issue of the second newspaper of Boston. He carried on until September 19, 1720, and the following week, Musgrave, in possession of the postmastership, became publisher, and in his second issue he announced himself to be the sole proprietor. In turn, Thomas Lewis, Henry Marshall, and John Boydell served as postmasters and publishers, and although the last named retired from office in 1734, he continued to conduct the "Gazette" until he died, when the public was notified that the paper would still go on for the benefit of his family. On the death of the widow, Samuel Kneeland and Timothy Green, at the time publishers of the "New England Weekly Journal," became publishers of the "Gazette," and united the two papers. The partnership survived through 1752 when Kneeland alone took control. On April 1, 1755, he turned the paper over to the famous firm of Edes & Gill—Benjamin Edes and John Gill—and on April 7 they published Number 1 of what they named "The Boston Gazette, or Coun-

try Journal." Their last issue came out on April 17, 1775, when the partners separated and the paper was transferred to Watertown, where it remained until October 28, 1776, and then it was brought back to Boston. We consider the "Gazette" to have been, through this entire period, a single newspaper, not three papers as often has been claimed. The only break in consecutive publication during this long period occurred at the outbreak of the war; the paper suspended from April 17 to June 5, 1775. The title was modified six times, the day of publication was changed four times, and the list of publishers and printers includes nearly a score of names, every publisher having his own views as to who should do the mechanical work. Brooker assigned the printing to James Franklin, brother of Benjamin, who had been sent to London to acquire the trade.

The beginning of competition was the occasion of a spiteful little newspaper war. Campbell, out of chagrin for the loss of the postoffice, refused to send his paper through the mails, which in itself was equivalent to an invitation to his successor to try his hand at publishing a paper. Through most of its early years the "Gazette's" title included the words "Printed by Authority," and it was during this time that the papers began to print anonymous advertisements which were in fact political articles stating the views of those who paid for their insertion. This method of reaching the people would be cheaper than pamphlet publication and perhaps equally effective. Such stratagems are to be expected in times when persons have things to say and the press is under supervision. The frequency of these political essays and their freedom of expression gave the authorities some concern and Governor Shute sought by threats to teach the publishers caution. The Governor, in 1721, asked the General Court to institute a censorship. The bill failed in the House, whereupon the Governor prorogued the Assembly. Both the "News-Letter" and the "Gazette" printed the documents in full, "and thus it was publicly announced to all that the press of Massachusetts was not in subjection to any licensing authority."

Meanwhile a national consciousness is developing in America. There are ten or more newspapers in the Colonies when the press begins to express this nationalistic sentiment and to discuss political topics. The papers by the dissemination of news and the diffusion of public opinion over the entire seaboard bring home to the people a sense of common interest and foster a community spirit. Democratic tendencies grow in strength year by year. Strong men in various centers see the possibility of utilizing the press for the unification of ideas and ideals throughout the country. Foremost among these men is Samuel Adams. By 1775, the number of newspapers has multiplied threefold, thirteen of these are in New England, and in the papers of Boston the cause of independence finds its most formidable expression.

The office of the "Gazette" becomes the club room of the patriot leaders. To that office come Samuel Adams, James Otis, John Hancock, John Adams, Josiah Quincy, Thomas Cushing, Oxenbridge Thacher, Joseph Warren, and several others, all effective controversialists, and all made free of the columns of the paper by those staunch liberals Edes and Gill. As early as 1760 the cut at the head of the "Gazette" omits the figure of "Britannia"—said to have been a portrait of the handsome Duchess of Richmond of the dissolute court of Charles II—and substitutes a "Minerva," wearing a liberty cap, holding a spear in one hand, and with the other a cage from which a bird escapes to a safe refuge in a Liberty Tree. The "Gazette" relates the proceedings of the town meetings and details the protests of committees and individuals against the arbitrary measures of the government. Every grievance provokes the printing of a fresh shower of criticisms. The "Gazette" fairly earns its reputation as a radical sheet. Its publishers are deep in the counsels of the Sons of Liberty. All the publishers in the Colonies find a common ground for anger in the passage of the Imperial Stamp Act. Its enforcement will burden them heavily. They have business reasons for encouraging general resistance to the measure. The Boston publishers boldly circulate their papers without stamps and without the use of any devices to evade the law; they simply defy it. Chief Justice Hutchinson in 1767 decides to fix officially the legal limits of the freedom of the press. In the Superior Court he tells the Grand Jury that "the Liberty of the Press is doubtless a very great Blessing; but this Liberty means no more than a Freedom of everything to pass from the Press without a License. . . . Unlicensed Printing was never thought to mean a Liberty of reviling and calumniating all Ranks and Degrees of men with Impunity, all Authority with Ignominy. . . ." Governor Bernard denounces the "Gazette" as an enemy of the Province. Several incidents nevertheless betray the futility of restraining action. An anonymous contributor in 1768 vehemently assails Lord Shelburne, the British Secretary of State, but when the Governor brings the offending article before the House he obtains only an elusive reply. At a banquet in celebration of the repeal of the Stamp Act, a toast is offered to "'The Boston Gazette' and the Worthy Members of the House who have vindicated the Freedom of the press." The "Gazette" is accepted as the organ of the revolutionary movement.

What a remarkable group of able contributors the "Gazette" possessed under the administration of Edes and Gill! John Adams wrote much for it, using various signatures, and maintaining under his own name his argument with William Brattle with respect to the appointment and salaries of judges. In January, 1775, he began his celebrated series of communications as "Novanglus," called out by the letters of Daniel Leonard of Taunton, whose "Massachusettensis" articles defended the policy

of the British Government with skill and abundance of information. The Adam replies were peppery but powerful, enlivened with humor, and simple and direct in statement. Two days before Lexington the last of the series was given to the public. Charles Francis Adams justly found in these letters "a masterly commentary on the whole history of American taxation and the rise of the Revolution." Josiah Quincy, Jr., as "Hyperion" began to write for the "Gazette" at the age of twenty-four. Quite in the manner of "The Biglow Papers," a writer of 1765 assumed the idiom of the uncultured countryman and the name of Humphrey Ploughjogger, and wrote freely of the conditions of the time. For example: "I can't sleep a nights one wink hardly of late, I hear so much talk about the stamp act and the governor's speech, that it seems as if 'twould make me crazy." And again: "I don't believe our young folks would love to dance together at husking frolics and to kiss another a bit the less, if they wore woolen shirts and shifts of their own making, than they do now in their fine ones. I do say, I won't buy one shilling worth of anything that comes from old England till the stamp act is appeal'd." In the "Gazette" some writer declared in 1768 that the Colonists would prefer to take their lives in their hands, "and cry to the Judge of all the earth," than be slaves. And an "American Solon" said in 1772: "The true plan of government which reason and the experience of nations point out for the British empire is to let the several parliaments in Britain and America be (as they naturally are) free and independent of each other . . . And as the King is the centre of union . . . the various parts of the great body politic will be united in him . . ." There were times when these articles descended to scurrility but never did they lack either pith or point. Indeed, through the final years of the great debate real freedom of discussion vanished. The patriots held the field. The radicals turned intolerant. Only the "News-Letter," by the protection of the government, survived as a Royalist organ.

Samuel Adams—Samuel Adams must have a paragraph by himself. Long before the term was in common use he took rank as one of the most prolific and successful propagandists in history. He had a knack for journalism. The extent to which he used the press is amazing. One historian finds him to have been, next after Benjamin Franklin alone, "America's greatest journalist." Anonymity added to his influence. He multiplied himself into a regiment. Seldom using his own name, he wrote through a term of years under different aliases, maintaining running debates with several opponents at the same time. One biographer detects twenty-five signatures employed by Sam Adams, among them "Alfred," "An American," "A Tory," "A Son of Liberty," "An Elector," "A Bostonian," "Candidus," "A Chatterer," "An Imperialist," "Deter-

minatus," "Populus," "Cedant Arma Togae," "Sincerus," "Valerius Poplicola," "A," "E. A.," "T. Z.," "A Layman," and "A Religious Politician." He poured suggestions into other men's ears and induced other writers to enter the fray. In the "Gazette" office he met his fellow workers and there they read the exchanges and corrected their proofs, much in the manner of an editorial council. Samuel Adams submerged his personality in his cause. He belongs among the very earliest of American politicians to appreciate to the full the power of the newspaper in moulding public opinion. Not himself but his ideas did he strive to keep before the people. The most watchful and industrious of all writers for the press through the score of years that ended with the affray at Lexington, he is also the least identified. He had to maintain his opinions against formidable opposition. Admitting that seven-eighths of the Boston populace read only the "Gazette," Governor Hutchinson tried hard to obtain a hearing for his own side in the "News-Letter." He paid contributors well, but circulation tarried. Hutchinson himself, Attorney General Jonathan Sewall, and Daniel Leonard were the strongest of the defenders of the Crown.

The story of "The Boston Gazette" is a brilliant page in the history of Boston journalism. Benjamin Edes and John Gill were bold publishers and brave men. They never hesitated to exploit the Boston Massacre, the Tax on Tea, the Closing of the Port, in such manner as to rouse the wrath of the public. John Adams penned a glowing encomium of these publishers in phrases that warm the blood even when read today in the cold pages of a long-gone periodical.

The partnership having ended, Edes with an old press and a small supply of type slipped away to Watertown, and when he came back to Boston he took his two sons, Benjamin, Jr., and Peter, into partnership and enlarged the title to "The Boston Gazette, and the Country Journal." In 1784 Peter withdrew from the business, and the two Benjamins, Senior and Junior, signed the issues, changing the title again with the first number of 1794 to "The Boston Gazette, and Weekly Republican Journal." At the end of June this son also retired and during the remaining four years of the existence of the paper the old editor was the sole owner. Through these years he took up the cudgels for the French Revolution and against our Federal Constitution. His fierce tirades against the Alien and Sedition laws subjected him to arrest. In the first issue of 1797 he intimated his intention to retire: "The aged editor of the 'Gazette' presents the compliments of the season to his generous benefactors, and invites all those who have any demands on him to call and receive their dues," and then he proceeded to ask subscribers in arrears to settle their debts to himself. The paper, the last which dated back to the days

before the war, ceased to appear on September 17, 1798. The venerable editor ended his valedictory thus:

And now my Fellow-Citizens, I bid you FAREWELL! Maintain your virtue—cherish your Liberties—and may the Almighty protect and defend you. —B. EDES.

Boston, Sept. 17, 1798—and in the Forty-fourth Year of the Independence of the BOSTON GAZETTE.

Three years later he was found in Temple Street “setting type for show bills” while his elderly daughter “beat and pulled the press,” and in 1803 in poverty he died.

The third Boston newspaper furnished the town with five years of excitement and diversion. It was “different.” Its publisher, James Franklin, announced that, “encouraged by a number of respectable characters, who were desirous of having a paper of a different cast from those then published,” he “began publication at his own risk . . . of ‘The New England Courant.’” These “respectable characters” were members of a group which had been dubbed “the Hell-Fire Club,” and they did produce a paper “of a different cast.” They filled it with imitations of “The Tatler,” “The Spectator,” and “The Guardian.” The Harvard library contained no copy of Addison or Steele, nor of Swift, Pope, or Dryden, but James Franklin had all these authors in his printing office, together with Milton and Shakespeare, and Butler’s “Hudibras.” Their presence no doubt is to be accounted for by his apprenticeship in London. The “Courant” refers to “The Tail of the Tub”; the spelling is original but the allusion is unmistakable. The club of “respectable characters” used these books and made their pages look and read in some degree like the periodicals that had fixed a new literary form in England. These Boston adventurers raised a deal of commotion. They criticized that austere exponent of the Puritan theocracy, Cotton Mather. They derided the postmaster. They censured the government. They ventured upon actual discussion of public affairs in a manner so outspoken as to horrify the community. Mather declaimed against the “wicked paper” which printed things “so vile and abominable.” The editor made acquaintance with the inside of a jail, and during its entire existence the paper was near to, or actually involved in trouble with the law.

The early issues were devoted largely to matters other than news. Timothy Touchstone makes game of Justice Nicholas Clodpate. Tom Penshallow signs a squib. Tom Train jibes the postmaster. Ichabod Henroost alludes to his gadding wife. Abigail Afterwit has a fling at the “Gazette.” Homespun Jack dislikes the fashions of the day. Certainly it was a paper “of a different cast,” something so novel as to be a portent to that Puritan community. Original wit supplied much of the copy, some articles obviously were rewritten from the London models,



OLD CUSTOM HOUSE

and occasionally a "Spectator" paper was "lifted" entire. To the conservatives the "Courant" seemed seditious. It heaped ridicule on Harvard College. It scornfully opposed Mather's plea for inoculation against smallpox. The grandson of Increase Mather, the much-lauded Mather Byles, couched his pen against the "Courant" as the organ of a club which seemed to rejoice in its profane name, and Franklin answered the pamphlet in the columns of his paper. Naturally the publisher could not long pursue such a course without a collision with the authorities. On June 11, 1722, the "Courant" insinuated slyly that the government was not overzealous in its efforts to capture a pirate vessel reported to be off the coast. The Governor of Rhode Island had invited Massachusetts to coöperate in an expedition against the marauder and Governor Shute had arranged for the impressment of a vessel with 100 men and six guns to cruise off Block Island and for an advance of £100 on account of wages. But under a Newport date line the "Courant" printed a "fake" news story with this finale: "We are advised from Boston that the Government of Massachusetts are fitting out a ship to go after the pirates to be commanded by Captain Peter Papillon, and 'tis thought he will sail some time this month, wind and weather permitting." Under such conditions as then prevailed any intimation of slackness against pirates, or of connivance with their depredations, was bound to produce quick and intense resentment. The government was exasperated. Both houses denounced the "Courant," and ordered the sheriff of Suffolk to "forthwith committ to the Goal in Boston the body of James Franklyn Printer . . . there to remain during this session." Franklin in close confinement fell ill and presented an humble petition for release. Liberty of the jail yard was granted but no discharge until the adjournment of the General Court three weeks thereafter.

This experience does not seem to have tamed the pens of the "Courant's" contributors. The paper continued to comment freely on men and affairs. In January, 1723, it again contained material too objectionable to be overlooked. Governor Shute had gone to England. Lieutenant Governor Dummer was in charge. The absence of Shute removed the chief cause of dissension between the two bodies of the General Court, and in consequence an order for the supervision of the paper which had failed the year before was now adopted. Franklin had intimated that religious hypocrisy was prevalent in Boston, that political contentions were rife, that the Governor had gone away in an "extraordinary manner." Whereupon the authorities recommended that the General Court should forbid Franklin "to print or publish 'The New England Courant,' or any pamphlet or paper of a like nature, Except it be first Supervised by the Secretary of this Province," and that he be required to give bonds for obedience. A joint order to this effect was duly passed.

Nevertheless, the temerarious editor issues his paper as usual, without license, and alters not a whit his policy of ridicule and aspersion. His arrest is ordered. To evade the impending penalty he resorts to a stratagem which introduces to the world the illustrious name of Benjamin Franklin. In his "Autobiography," written fifty years after and naturally containing some memory slips, the younger Franklin tells the story thus:

I too was taken up and examin'd before the Council; but, tho' I did not give them any satisfaction, they content'd themselves with admonishing me, and dismissed me, considering me, perhaps, as an apprentice, who was bound to keep his master's secrets.

During my brother's confinement, which I resented a good deal, notwithstanding our private differences, I had the management of the paper; and I made bold to give our rulers some rubs in it, which my brother took very kindly, while others began to consider me in an unfavourable light, as a young genius that had a turn for libelling and satyr. My brother's discharge was accompany'd with an order of the House (a very odd one), that "*James Franklin should no longer print the paper called 'The New England Courant.'*"

There was a consultation held in our printing house among his friends, what he should do in this case. Some proposed to evade the order by changing the name of the paper; but my brother, seeing inconveniences in that, it was finally concluded on as a better way, to let it be printed for the future under the name of BENJAMIN FRANKLIN; and to avoid the censure of the Assembly, that might fall on him as still printing it by his apprentice, the contrivance was that my old indenture should be returned to me, with a full discharge on the back of it, to be shown on occasion, but to secure to him the benefit of my service, I was to sign new indentures for the remainder of the term, which were to be kept private. A very flimsy scheme it was; however, it was immediately executed, and the paper went on accordingly, under my name for several months.

The success of the ruse is well known. Ben Franklin at the time was sixteen years old, a precocious lad, who already had been contributing to the "Courant" without the knowledge of his brother. He would alter his handwriting and slip his letters under the office door at night. Had his brother known the truth these offerings would have been jeered out of existence. But in the emergency the bound boy became the nominal editor, and Sewall jotted down in his diary the fact that "The Courant comes out very impudently." Benjamin Franklin left Boston in October, 1723, but his name was continued in the imprint of the paper until its final issue.

This episode is of importance in the history of the press, for it represents the last attempt in this Commonwealth to enforce a censorship. As to Benjamin Franklin—in his long life he honorably earned his fame as the father of the American press; he managed to make the publication of a newspaper a profitable business and to fill the columns of his paper with entertaining reading. From his sanctum he mounted to a secure place among the men of his era who determined the course of history in the Old World and the New. As Nantucket always has lamented the

accident of his birth in Boston, so Boston must regret his determination to seek his fortune in Philadelphia.

However, the "Courant" could not long survive in the Boston of the first quarter of the eighteenth century. The Hell-Fire Club admired the "Spectator," but these Franklinians never quite perceived the secret of the popularity of the genial essayist whom they sought to emulate. He was urbane, kindly, a master of quiet and impersonal humor, while they were waspish, fond of irony, excessively personal, and intolerant in their tirades against intolerance. Had not the editor started his lively career with a fling at John Campbell we might not be able to ascertain the date of the first issue of the "Courant," for no copies of the early numbers are known. The postmaster thought it necessary to reply at length to Franklin's allusions to the "very, very dull" nature of the "performances" of the "News-Letter," and from that retaliation we calculate the initial appearance of the "Courant" to have been dated August 7, 1721. The paper continued through 252 issues, of which 26 are now unknown; the last number located is of June 4, 1726.

An indirect result of the Franklin enterprise was the adoption of the method of the "Spectator" in the next paper to be started in Boston—"The New England Weekly Journal." It was established with the approbation and at the suggestion of two of the leading clergymen of the town, Mather Byles and Thomas Prince. The former, called "Harvard's honour and New England's hope" and expected to "rise and sing and rival Pope," was admired as a literary prodigy. He had a reputation to sustain as a wit, as a pulpit orator, and as a writer of prose and verse. He provided much copy for the "Journal." After the style of the "Spectator," an American essayist appeared in the person of Mr. Proteus Echo who introduced Mr. Timothy Blunt, Mr. Honeysuckle, and other members of his club, all of them imitative of their English originals. In the main, however, the "Journal" conformed to the style of the other papers of the day. It was published for a while by Samuel Kneeland and for a longer time by Kneeland and Timothy Green. The former gave more attention to his bookshop in King Street, leaving the labor of production largely to Green, who was a member of the family of printers already mentioned.

Ellis Huske, the first publisher of "The Boston Post-Boy," figured for many years in the political history of New England, as naval officer at Portsmouth, as Justice of the Superior Court and Chief Justice of the Province of New Hampshire, and finally for twenty years as the successor of John Boydell in the Boston postoffice. The details of his career are difficult to obtain, and the sole notice of his death is found, oddly enough, in the "London Magazine." Boydell's paper, as we have seen, did not descend to Huske along with the postmastership, so Huske

started the sixth Boston newspaper and continued its publication through his term of office, when its suspension marked the end of the custom which had become traditional in Boston that the postmaster should dispense both the mails and the news. After nearly three years the paper was revived with some change of name by John Green and Joseph Russell, who published it from August 22, 1757, to April, 1773, first as "The Boston Weekly Advertiser," then in 1759 as "Green & Russell's Boston Post-Boy & Advertiser," again in 1763 as "The Post-Boy & Advertiser," and finally in 1769 under the cumbersome name of "The Massachusetts Gazette and The Boston Post-Boy and Advertiser." This last name designates the arrangement with the "News-Letter," already explained, for that dual publication which has been aptly called the Siamese Twins of journalism. A notice in an issue of 1773 is to the effect that Nathaniel Mills and John Hicks are in future to be the publishers with a printing office "in School Street, next to the new Sign of Oliver Cromwell." As might be inferred from its selection along with the "News-Letter" for the publication of official documents the paper was Loyalist in sentiment, and favors were bestowed upon it by the authorities when possible. Isaiah Thomas rates it as the leading organ of the Government during the troubled year which preceded its demise.

In the last issue of "The Weekly Rehearsal," Thomas Fleet notified the public that he thereafter would publish on Monday evenings, and on the following Monday, November 18, 1735, he put out the first issue of "The Boston Evening Post," essentially a duplicate, except in title, of his former paper. He showed enterprise and originality, occasionally spicing his paragraphs and advertisements with wit, and he soon gained a good measure of popular favor. All the Colonial editors were hard put to it to collect their bills. They printed at short intervals appeals for their delinquent subscribers to pay up. They were quite willing to accept payment "in kind"—fuel, food, clothing. Here is Fleet on a time putting this reminder before his patrons:

The Subscribers for this Paper (especially those at a Distance), who are shamefully in Arrear for it, would do well (methinks) to remember those Apostolical Injunctions, Rom. xiii., 7, 8. *Render therefore to all their dues;—and Owe no man anything.*—It is wonderful to observe, that while we hear so much about a *Great Revival of Religion in the Land*; there is yet so little Regard had to *Justice and Common Honesty!* Surely they are *Abominable Good Works!*"

Fleet had the talent of a modern editor for compelling the public to notice his paper. George Whitefield creates a great stir in Boston. Fleet vigorously opposes the evangelist; he is a bigot; his followers are deluded. Large space in the "Post" for a long time is filled with the communications of those who defend and those who denounce the great preacher, always vigorously and sometimes abusively. In 1748, Spain

and France being at war, a Spanish prize is sent into Boston Harbor. On board are found a quantity of Bulls or Indulgences, issued by the Supreme Pontiff of the Roman Catholic Church. Fleet buys a quantity of these and prints ballads on the blank side. In his paper he then offers his goods to the Puritan community in this wise:

Choice Pennsylvania Tobacco Paper to be sold by the Publisher of this Paper, at the Heart and Crown; where may also be had the *BULLS* or Indulgences of the present Pope Urban VIII, either by the single Bull, Quire, or Ream, at a much cheaper rate than they can be purchased of the *French* or *Spanish* Priests, and yet will be warranted to be of the same Advantage to the Possessors.

Times have changed and manners as well, but Fleet's reaction to the celebrated trial of Peter Zenger was certainly in better taste by modern standards than was his fling at the Church of Rome. The story of the poor and struggling German printer, who used his "New York Weekly Journal" to advocate the liberty of the press, who for nine months edited his paper in jail, for whose defense there appeared—to the amazement of the public and perhaps at the behest of Benjamin Franklin—the famous Philadelphia lawyer, Andrew Hamilton, and whose acquittal from the charge of seditious libel did much to establish the freedom of the press in this country—that story is an epic in the history of journalism. Fleet perceived the significance of that trial, and on May 29, 1738, he printed an excellent account of it in his own paper.

As might be expected from the temper of the community, Fleet had his troubles with the administration. The clergy denounced him. The "Post" ought to be suppressed as "a dangerous engine, a sink of perdition, error, and heresy." His reply lacked little in vigor of recrimination. In 1742 he narrowly escaped prosecution for the publication of an item gleaned from conversation with a naval officer to the effect that Sir Robert Walpole "would be taken into custody within a very few days." On July 31, 1758, the "Post" came out with the imprint of the two sons of Thomas Fleet, the father having died a few days before. The sons continued the paper until the great eruption of 1775. Their earnest efforts to maintain a position of neutrality in those troubled times subjected them to the usual fate of neutrals. Verbal battles abounded in their pages. Able men competed with each other in the arts of vituperation. Amateur verse makers labored hard to produce stinging parodies. The paper ran through 2,070 issues and all but one of them is extant. The senior Fleet was thrifty and acquired a valuable property, but to the story that he capitalized his mother-in-law as "Mother Goose" we are unable to subscribe.

"The Boston Chronicle" had a short and turbulent career. Its editors posed at first as neutrals in the struggle between the Colony and the

Crown. They printed Dickinson's "Farmer's Letters." These editors were Scotchmen who saw that the Tories were beginning to appreciate the power of public opinion and the value of printer's ink. John Mein was a facile writer and a bookseller. In 1765 "at the repeated request of a number of gentlemen, the friends of literature" he established the first circulating library in New England, "at the London Book Store, second door above the British Coffee House, north side of King Street," He announced a catalogue of 1,200 titles in all departments of literature, all available to the public "at £1 8sh. lawful money per half-year or 10sh. 8d. per quarter." Large space in every issue of his paper was devoted to advertising the books on sale at the London Book Store. John Fleeming—so the name is spelled in the files of the "Chronicle"—went abroad to obtain materials for the printing business. These two undertook the most ambitious newspaper enterprise in Boston up to that time, at first a weekly of eight pages quarto size, later a semi-weekly enlarged to folio size, excellent mechanically, and sold at the same price as the other papers of the town.

It is supposed to have been subsidized by the British Government. Ere long it became an outright partisan of Toryism and bitterly belabored the leading Whigs of Boston. Mein refused to join the non-importation movement, and from time to time he enraged the popular party by printing the names of merchants who were alleged to have violated clandestinely their pledges with much personal profit, John Hancock among them. Mein's articles were printed later as a pamphlet. His style may be inferred from his picture of Hancock:

Johnny Dupe, Esq., alias the Milch-Cow of the "Well Disposed"—a good natured young man with long ears—a silly conceited grin on his countenance—a fool's cap on his head—a bandage tied over his eyes—richly dressed and surrounded with a crowd of people, some of whom are stroking his ears, others tickling his nose with straws, while the rest are employed in rifling his pockets.

The people were not slow to express their wrath over the policy of the "Chronicle." Whig pens fully matched Mein's in banter and ridicule. In a public procession of 1769 there was borne an effigy labeled with his name. On one side were cards denouncing the Tories. The labels on the other side bore an acrostic in reprobation of the publisher.

I—nsulting Wretch, we'll him expose,
O—'er the Whole World his Deeds disclose;
H—ell now gaups wide to take him in,
N—ow he is ripe, O Lump of Sin!

M—ean is the Man, M . . n is his Name;
E—nough he's spread his hellish Fame;
I—nfurnal Furies hurl his Soul,
N—ine Million Times, from Pole to Pole!

In the end his business was ruined, his house was attacked by a mob, and he was compelled to leave the Colony. He had no trouble in obtaining patronage in London. In the final issue of the "Chronicle" he ran this valedictory:

. . . . The Printers of the Boston Chronicle return thanks to the gentlemen, who so long have favored them with their subscriptions, and now inform them that, as the Chronicle, in the present state of affairs, cannot be carried on, either for their entertainment or the emolument of the Printers, it will be discontinued for some time.

A peculiar feature of this paper is that the issues were numbered consecutively throughout, and that the first volume contained an index of six pages, five columns to a page. The place of publication was "almost opposite the White Horse Tavern in Newbury Street." The "Chronicle" appeared on Mondays only from December 21, 1767, to January 2, 1769, and on Mondays and Thursdays—first among Boston newspapers to become a semi-weekly—from January 9, 1769, until it ceased on June 25, 1770.

We must note also that John Trumbull, the satirist, contributed to the "Chronicle" from September, 1769, to January, 1770. These newspaper essays, their form and tone suggested by the Queen Anne writers and especially Addison and Steele, written while their author was still a student at Yale, bore the name of "The Meddler." He criticized the errors of the day in religion and education. Amidst his more serious observations he introduced such characters as "the youthful gay Jack Dapperwit." He adorned each essay with a Latin quotation and filled many of them with playful allusions to his own supposed foibles and to the habits of his literary friends. Three years after the suspension of the "Chronicle," having passed his law examinations, Trumbull came to Boston, in November, 1773, to take a place in the law office of John Adams. Here he came into intimate contact with such patriot leaders as Otis, Hancock, and Cushing. Probably the influence of these zealous Whigs inspired the young scholar to write the burlesque verses which he later expanded into his masterpiece of satire, "M' Fingal." The "Honorius," who opposes the Loyalist whose name is given to the poem, is generally identified with John Adams. A few of Trumbull's lines are pertinent to a discussion of the Boston Press and may be quoted here:

Did not our grave Judge Sewall sit,
The summit of newspaper wit?
Filled every leaf of every paper
Of Mills and Hicks and Mother Draper?
Drew proclamations, works of toil,
In true sublime of scare-crow style;
With forces, too, 'gainst Sons of Freedom,
All for your good, and none would read 'em?

In the "Boston Gazette" of February 9, 1768, there appeared a letter which was the occasion for the establishment of the "Massachusetts

Gazette" to the complications of whose dual publication allusion has been made. The letter contained inuendoes which Governor Bernard chose to consider as directed against himself, and he laid this "most insolent attack" before the General Court. While the House gratified the Governor by an expression of regret over any newspaper publication that might cause him uneasiness and then proceeded to remind him that the offending letter had contained no names and therefore did not deserve special notice, it also did something of far more importance. The House affirmed more definitely than ever before had been done in Massachusetts that "the Liberty of the Press is the great Bulwark of the Liberty of the People," and that in consequence "it is the incumbent Duty of those who are constituted the Guardians of the People's Rights to defend and maintain" the liberty of the press.

At a meeting of the council a few days thereafter it was "Advised" that "Messrs Draper and Green and Russell be appointed Printers of the Massachusetts Gazette, they engaging to publish the same two days in every week." On April 11 the parties named were "appointed printers of the Massachusetts Gazette accordingly." The first issue then came from the press of Green and Russell on Monday, May 23, and the second from the press of Richard Draper on Thursday, May 26. "The News-Letter" five years before had included the words "Massachusetts Gazette" in its title, for the reason that the Council then had ordered that all official notices be printed therein, and when the dual scheme was started, a system of numbering was adopted which dated back to the beginning of that arrangement with the older paper. At the end of the period of dual publication the "News-Letter" took the name of "Massachusetts Gazette: and the Boston Weekly News-Letter," and the "Post-Boy" assumed the name of the "Massachusetts Gazette, and the Boston Post-Boy and Advertiser," and those similar and unwieldy titles were continued until the end of the chapter in 1775, to the vexation of all investigators of the newspaper history of Boston.

Upon Isaiah Thomas the French traveler Brissot de Warville bestowed the title of the Didot of America. Born in Boston, and apprenticed to a printer when only six years old, he worked at his trade in Halifax, Portsmouth, and Charleston, South Carolina, and returned to his native town to form a partnership with his old master, Zechariah Fowle. On July 17, 1770, they brought out the first number of "The Massachusetts Spy," and with a second issue on August 7 regular publication began. On October 27 the partners separated and Thomas alone continued the paper as a semi-weekly until the following February. After a suspension of four weeks he resumed publication on March 7 with a weekly which he maintained until April 6, 1775, when having received frequent threats of violence, he loaded his press and type aboard a boat

one night shortly before the affray at Lexington and moved across to Charlestown, and thence on to Worcester. He became a conspicuous and valuable citizen, the founder of the American Antiquarian Society, and the author of a celebrated work on the "History of Printing in America," published in 1810, and in Worcester he died at the age of 82 in 1831.

In his "History" the veteran printer interpreted his own purpose in establishing the "Spy." He said: "Common sense in common language is necessary to influence one class of citizens as much as learning and elegance of composition are to produce an effect upon another. The cause of America was just; and it was only necessary to state this cause in a clear and impressive manner to unite the American people in its support." In his first number, forty years before, the ardent young publisher of twenty-seven defined his design to be "to obtain subscriptions from mechanics and other classes of people who had not much time to spare from business." He would publish three times a week and the first issue he would scatter gratuitously "to the inhabitants in all parts of the town." This was too ambitious a project, but he claimed that in two years he acquired the largest circulation in Boston.

At the outset he seems to have essayed neutrality. But he could not long conceal his Whig preferences, and as these became increasingly evident his Tory patronage fell away while the "plain people" gladly welcomed his vehement presentation of their views. The Royalists called his office a "sedition foundry." Joseph Greenleaf lost his office as justice of the peace because of his contributions to the "Spy." His nephew says that overtures were made to him by the Loyalists, "with promises of honor, office, patronage, and reward"—anything to get rid of his paper. The authorities denied him access to the Custom House lists of arrivals and departures of vessels—anything to hamper him in getting the news. Twice at least the council passed futile votes against him. The Grand Jury refused to indict him for libel. Almost three years before the outbreak of actual hostilities, he closed an article with these bold words:

Should the liberty of the press be once destroyed, farewell the remainder of our invaluable rights and privileges! We may next expect padlocks on our lips, fetters on our legs, and only our hands left at liberty to slave for our *worse than Egyptian task-masters*, or—or—FIGHT OUR WAY TO CONSTITUTIONAL FREEDOM!

The "Spy," as well as the "Gazette," had a corps of anonymous contributors, "Leonidas," "Centinel," "Mucius Scaevola," and others. The hangman burned the paper, and the North Carolina Loyalists burned the editor—in effigy. A British regiment demonstrated before his house. John Hancock addressed him as "Isaiah Thomas, Supporter of the Rights and Liberties of Mankind." When tar and feathers seemed no remote

possibility he quietly stole out of town to resume his crusade forty miles away.

To carry the story of the Boston press through the Revolution, mention must be made of four additional papers. Samuel Hall established "The Essex Gazette" in Salem in 1768; he removed to Cambridge in 1775 and there continued his paper as "The New England Chronicle: or, The Essex Gazette" until the following year when shortly after the Evacuation he transferred his apparatus to Boston and issued his paper without the subtitle, beginning with the issue of April 25. With the issue of June 13 Hall sold the "Chronicle" to Powars and Willis under whom the paper began a long and influential career, as presently we shall see. The most interesting item in the Cambridge issues of the "Chronicle" embodies the official record of the conferring of the degree of "Doctor of Laws, the Law of Nature and Nations, and the Civil Law" upon "that very illustrious Gentleman, *George Washington*, Esq., the accomplished General of the confederated Colonies in America."

We have noted the dissolution of the partnership of Edes and Gill when the "Gazette" was expelled from Boston, and how Edes alone persisted in what had been a joint enterprise. John Gill, a native of Charlestown and son-in-law to Samuel Kneeland, a zealous Whig and an industrious printer, established on May 30, 1776, "The Continental Journal, and Weekly Advertiser," a well-conducted paper in which many important documents were published. In 1784 and 1785 the "Journal" ran the whole of Robertson's "History of America," a fact to be interpreted, perhaps, as a public service, rather than as a token of difficulty in filling space. Thomas in Worcester printed the work also in the "Spy." James D. Griffin acquired the "Journal" in 1785, and with the issue of June 21, 1787, he discontinued it on account of the State tax on advertisements.

Edward Draper and John West Folsom established "The Independent Ledger, and American Advertiser" in the middle of the year 1778, and dissolved their partnership on November 3, 1783, when Folsom assumed the sole responsibility and carried on until October 16, 1786.

In the last number of "The Evening Post; and the General Advertiser," James White and Thomas Adams, the publishers, explained that they had ventured into the newspaper business with a press and type which had been hired for an indefinite time, that a sudden and peremptory demand for their return had been served upon them, and that in consequence they must cease publication; indeed, it had not been easy to arrange for the printing of this final issue. In the seventeen months of the life of the paper there had been one change of title, to "The Morning Chronicle, and the General Advertiser." Papers multiplied easily in those days, they altered their titles on the slightest provocation, and

certain names were so popular that identification at this distance is not always simple.

In Boston and throughout the Colonies the newspapers through the Revolutionary period were weeklies or semi-weeklies. One Boston publisher tried to issue three papers a week, only in succession to lapse to two and finally one. A characteristic feature of the time were the devices which nearly always formed part of the newspaper captions. These at the outset were intended for embellishment and as distinguishing marks, but later they were accepted as of political significance and expressive of the aims of the owners. "The Boston Gazette" came out in 1719 with a cut of a ship on one side of the title and a cut of a postman on the other side. Isaiah Thomas equipped the "Spy" with one of the most elaborate of all these devices. In 1774 he began the use of the Snake and Dragon device and kept it in the title so long as the "Spy" remained in Boston. The snake was broken into nine parts, of which the head represented New England and the tail Georgia, and the other sections the intervening Colonies. The Dragon seemed about to attack the snake, whose head and tail were supplied with stings. The snake, of course, represented the Colonies in a divided state, the dragon was Great Britain. Above the severed parts of the snake were the words "Join or Die." That device was derived from the cartoon which Benjamin Franklin had published in "The Pennsylvania Gazette" on May 9, 1754. This first American cartoon was designed to reinforce his appeal for "our common defense and security" in view of probable war with France. Considered as an effective means for influencing opinion that small and rough cartoon will hold its own with any elaborate drawing that has been published in the newspapers of this country at any time. Its force had instant recognition. It was copied by papers in New York and Boston. The "Virginia Gazette" spoke of a "late ingenious emblem" which was stirring the people everywhere. It was of service in several other critical episodes in our history, but it was a bold thing for Thomas to modify it as he did.

Equipment—These early publishers had to import their presses and type from England. Poverty frequently compelled the buying of second-hand outfits. The construction of the smaller presses made four "pulls" necessary for the production of a single copy of the paper while two "pulls" sufficed on the larger presses. A boy inked the type by pounding with a deer-skin ball attached to a hickory stick. Outworn type accounts for a good deal of poor printing. To obtain fresh type a printer often traveled to London for that one purpose. Benjamin Franklin did not establish his type foundry until 1775. Styles of topography varied widely. All nouns were capitalized, and one surmises that editors liked to use as many more capitals as possible. Advertisements, as a rule,

were not set off from other matter. The investigator today frequently finds much information about the life of the period in those small-sized "ads." Fluctuations in the value of the currency of the time prevents exact deductions as to the selling prices of the Colonial papers. "The Boston Advertiser" was offered at "5s. 4d. lawful money." "The Boston Chronicle" in 1767 announced a rate of 6s. 8d. The costs of production of course were infinitesimal compared with costs today, although absolute comparisons may not be made without full allowance for differences in purchasing power. Thomas Fleet once drew a contrast between certain costs in the production of the "News-Letter" at the time Campbell began its publication and of his own paper forty years subsequently. Campbell bought paper for "eight or nine shillings a Ream and now 'tis Five Pounds." The publisher sought to increase his income in many ways. He resold the goods his subscribers turned in for their subscriptions. Frequently he sold books and stationery. Not seldom he sold quack medicines. With the opening of the war the difficulties of publication got worse. There was no such multiplication of papers to satisfy a demand for news as might have occurred in modern times. Paper especially was hard to obtain and editors printed piteous appeals for people to save their rags for the paper mills. Battered type could not readily be replaced, and skilled printers grew scarce, on account of the stoppage of intercourse with England. But with the termination of hostilities American newspaperdom began a new era under more favorable conditions.

Post-Revolutionary Influences—The Revolution over and Independence achieved, the thirteen States entered upon a critical period of difficulty and perplexity during which the fate of the Nation-to-be was always dubious. Common dangers had held the Colonies together while their lack of unity had almost lost the war. With the end of the conflict the most farseeing of the American patriots awaited with intense apprehension the issue of the question which Europe watched with sardonic prediction of failure, the question whether the several new States could be consolidated into a strong and voluntary unity of government, or must fall asunder to become ultimately the spoil of foreign powers. It was not strange that such views should be widely held. Little Holland alone had given the world a successful modern republic. The prevailing British opinion was stated bluntly by the Dean of Gloucester: "The mutual antipathies and clashing interests of the Americans, their differences of government, habitudes and manners indicate that they will have no centre of union and no common interest. They never can be united into one compact empire under any species of government whatever."

Through the years of disintegration which intervened between the Treaty of Peace and the adoption of the Constitution, the chaotic con-

ditions were reflected in the newspapers of the time. Mobs assailed the Tories and editors lashed them verbally. States bickered and public men wrangled. After that little company of remarkable men had scored their miracle of constructive statesmanship in the formulation of the Constitution, the people had to consider their first great national issue. They divided on the question of the adoption of the new instrument of Federal government. The strife of political parties began. The Federalists extolled the makers of the great instrument as demigods, the Anti-Federalists ridiculed them as humbugs. Hostilities were carried on by broadside and pamphlet as well as in the press. In Massachusetts especially the historic town meeting had developed an intense love for self-government, and the people were devoted to State rights. Boston was predominantly Federalist, but the farmers in the western counties still cherished the anger that had produced the Shays rebellion. On January 21, 1788, the "Boston Gazette" carried this warning:

BRIBERY AND CORRUPTION! ! !

The most diabolical plan is on foot to corrupt the members of the convention who oppose the adoption of the new Constitution. Large sums of money have been brought from a neighboring State for that purpose, contributed by wealthy. If so, is it not probable there may be collections for the same accursed purpose nearer home?

Extreme as was the partisanship of the newspapers and bitter as was their tone, the press held a higher place in the State after the Revolution than before. Men of authority and influence had looked upon the press as a disturbing factor in the community; they had tolerated the weekly publications of pre-war times as dangerous intrusions, to be endured if necessary, to be censored and suppressed if possible. But after the war the people accepted the newspapers as their own, voicing their views, defending their rights, interpreting the new order of things in their interest. Many among the higher classes distrusted the press for the same reason that they distrusted the masses. The press stood for the "rabble" and the "rabble" were not safe. As a rule the men who wrote the newspapers and the men who printed them were the same. Journalism was not a profession but printing was a trade. The papers in 1785 contained many warnings to the people to "beware of the lawyers" and to be on guard against all "aristocrats." The great career of Benjamin Franklin justified journalism as an honorable calling and he recorded upon his gravestone his pride in his craft. The use made of the newspaper by Samuel Adams and John Adams helped much to procure for the press the respect of all classes. The fame of Alexander Hamilton is closely associated with his work as a journalist and propagandist. Early in 1789, in New York, the seat of the new government, there appeared a newspaper designed to be superior in mechanical workmanship to any

then printed in America, and, as the organ of the government, superior to all others in influence. The prospectus invited the patronage of the wealthy and the educated and intimated also a wish for the goodwill of the "mechanics." A native of Boston was the editor and publisher of this "Gazette of the United States," and John Fenno may have had some newspaper training in the Puritan town. Jefferson more than once expressed his profound belief in the press as an indispensable implement for the rule of public opinion. To meet the situation created by the establishment of Fenno's paper, James Madison, Henry Lee, and Jefferson induced Philip Freneau to come to Philadelphia, whence the seat of government had been removed, and to establish there the "National Gazette." Soon the two papers were berating each other violently. Fenno called Freneau a "blackguard" and applied to him many another term of opprobrium, whereupon Freneau, "the poet of the Revolution," and a good satirist, retorted with some verses of which we quote the first stanza:

Since the day we attempted *The Nation's Gazette*
 Pomposo's dull printer does nothing but fret;
 Now preaching,
 And screeching,
 Then nibbling
 And scribbling,
 Remarking
 And barking,
 Repining
 And whining,
 And still in a pet
 From morning till night with *The Nation's Gazette*.

Such party organs thus multiplied throughout the country, and they competed with each other in coarseness and vituperation. "The Aurora," of Philadelphia, said in 1796: "If ever a Nation was debauched by a man, the American nation has been debauched by Washington." "The Boston Gazette," it must be confessed, was not far behind "The Aurora" in the excoriation of the Father of his Country. Occasions for disagreement appeared year after year. The financial policies of the new government, the Revolution in France and the crusade of Citizen Genet, the long duel between Hamilton and Jefferson, the Alien and Sedition laws, Jay's Treaty, the Louisiana Purchase, the policies which brought about the War of 1812, all were discussed with pens dipped in gall. The press made the most of its freedom. The papers gained wide influence but they printed about as much calumny as news. Franklin himself commented sadly on the indiscretions of journalism:

Now many of our printers make no scruple of gratifying the malice of individuals by false accusations of the fairest characters among themselves, augmenting animosity even to the producing of duels, and are, moreover, so indiscreet as to print scurrilous reflections on the government of neighboring states, and even on the conduct of our best national allies, which may be attended with the most pernicious consequences.

The Sedition Act of July 14, 1798, made it a high misdemeanor, punishable by a fine of \$2,000 and five years' imprisonment, for persons to combine unlawfully or conspire against the government, or to write, print, publish, or quote any false scandal or scurrilous writings against the government of the United States, the President, or either House of Congress. The Act was amended, so that the truth of any publication should be accepted as a valid defense, which had been the contention of Andrew Hamilton in the trial of Peter Zenger. In Boston in 1813, so high ran the tide of feeling against "Mr. Madison's War," the papers actually conducted what was really a debate on the dissolution of the Union. The "Columbian Centinel" declared that "we are a divided people, and the lines of our political and geographical divisions are nearly coincident." It probably is true that American journalism descended to its lowest depths in the years immediately following the Second War with England, what has been denominated "the period of black journalism." But it was in the opening year of the century that Fisher Ames expressed his opinions of the newspapers of New England in terms that are not without pertinence to conditions in general today. In his article in the "New England Palladium" of October 13, 1801, signed "Hercules," the eloquent orator discoursed at length in the tone indicated by this opening paragraph:

It seems as if newspapers were made to suit a market as much as any other. The starers, and wonderers, and gapers, engross a very large share of the attention of all the sons of the type. Extraordinary events multiply upon us surprisingly. Gazettes, it is seriously to be feared, will not allow room to anything that is not loathsome or shocking. A newspaper is pronounced to be very lean and destitute of matter, if it contains no account of murders, suicides, prodigies, or monstrous births.

Some of these tales excite horror, and others disgust, yet the fashion reigns like a tyrant to relish wonders, and almost to relish nothing else. Is this a reasonable taste? . . . Is the history of Newgate the only one worth reading? Are oddities only to be hunted? Pray tell us, men of ink, that if our presses are to diffuse information, and that we, the poor ignorant people can get it by no other way than by newspapers, what knowledge we are to glean from the blundering lies or the tiresome truths about thunder storms, that, strange to tell! kill oxen or burn barns, and cats that bring two-headed kittens, and sows that eat their own pigs? . . .

It was an easy thing to establish a newspaper in the early years of the Republic. It is related of Joel Munsell that while still under the age of twenty and while setting type on a weekly "Masonic Record," he decided to start a paper to occupy his spare time. He secured 150 subscribers in one day's canvass of the chief business street of Albany, bought a small font of type, and began business. He set the type in the back room of a book shop, printed the paper at night and delivered it himself next morning. "The Albany Minerva" did not long survive, but the story illustrates conditions even as late as 1827. Newspapers multi-

plied readily and rapidly during the administrations of the first four Presidents, owing especially to the friction generated by the political controversies of the day. The exciting Congressional campaign of 1794 between Fisher Ames and Dr. Charles Jarvis filled the papers of the day with electioneering material. Boston became a Federalist headquarters and developed almost fanatical opposition to Jeffersonianism. For many years the Federalists had a decided advantage in the number of papers adhering to their policies; in Isaiah Thomas' list of 1810 they are credited with 66 as against only 23 advocates of Republicanism. Many watched the multiplication of newspapers with alarm. In 1796, John Pickering, uncle of Timothy, lamented the decision of the "Salem Gazette" to become a semi-weekly. Once a week was often enough. It was nonsense to disturb the minds of the people by sending newspapers to them twice a week to take their attention from the duties they had to perform. A few years later, Timothy Dwight listed the reading of newspapers among the vices of mankind in newly settled regions. In his "Travels" he said: "To be pert; to gamble; to haunt taverns; to drink; to swear; to read newspapers; to talk on political subjects; to manage the affairs of the nation and neglect their own . . ." and so on.

Yet how meagre were the news reports of those days and how belated. Boston did not know of the death of Washington until eight days after, and the "Centinel" admitted on March 15, 1800, that it had been without news from Europe for 83 days. Mr. Duniway in his work on the "Freedom of the Press in Massachusetts," relates with much satisfaction how the debate on the ratification of the Federal Constitution by the Massachusetts Convention, on vote of the delegates, was reported regularly for the press, "the first instance of such action by any deliberative official body in Massachusetts and a striking proof of the revolution that had taken place in the relations of representatives to their constituents and of the press to both the government and the people." The Convention did more; it "passed an order instructing the secretary to furnish an account of the proceedings to any printer who should apply for it." This did not prove a satisfactory arrangement, and reporters were then assigned places in the hall for taking minutes. This was in response to a petition signed by Benjamin Russell and Adams & Nourse, dated January 14, 1788, asking for a place "within the walls," as the making of minutes in the gallery was impossible because of "the great numbers who attend" there.

A surprising number of Boston papers of the period now under survey became merged after years of separate publication in the "Advertiser." To that famous journal other papers seemed to tend as tributaries to a great river. Let us proceed with the record of the six or seven papers that were thus consolidated. In their feuds, as well as in their



PARK SQUARE BUILDING

more peaceful debates, we shall find abundant illustration of the intensity of political feeling in that era, and how quarrels persisted long after the original differences had disappeared.

We have noted heretofore that the weekly "New England Chronicle" was a continuation of the "Essex Gazette," founded at Salem, transferred to Cambridge, and established in Boston by Samuel Hall on April 25, 1776, when the 401st number was issued from quarters "next to the Oliver Cromwell Tavern in School Street." Edward Eveleth Powars and Nathaniel Willis took over the paper the following June with an office "opposite the new Court House in Queen Street." The first issue with the style "The Independent Chronicle" appeared on September 19, 1776, and the following November this title was expanded to "The Independent Chronicle. And Universal Advertiser." The Powars-Willis partnership lasted until the end of February, 1779, when the former withdrew and the latter continued alone until New Year's of 1784, when Thomas Adams and John Nourse acquired the paper. Nourse died in January, 1790, and Adams became sole publisher until July 11, 1793, when Isaac Larkin acquired an interest in the paper. The new partner died in December, 1797, and Adams again carried on alone until May 13, 1799, when it was announced as "printed by Ebenezer Rhoades for the Proprietor," and this owner was stated to be James White. However, on May 15 of the following year White retired, and Abijah Adams and Rhoades succeeded as publishers. During this time there had been several changes of title, and in September, 1793, the paper had become a semi-weekly. In October, 1808, with the admission of Davis C. Ballard, the firm became Adams, Rhoades & Company; Ballard quit the firm with the first issue of 1814, only to return in June, 1817, as joint owner with Edmund Wright, Jr., when he consolidated it with the "Boston Patriot." This partnership now issued two papers of the same name: one, the "Independent Chronicle and Boston Patriot" "for the country" as a continuation of the semi-weekly "Chronicle," the other of identic name as a daily. For some time this duality of title was maintained, but in December the style of the daily became "Boston Patriot & Daily Chronicle." Both were continued for some years, only to be absorbed by the "Daily Advertiser" in 1831.

Now to fit into this framework a few facts about the life and character of the paper. It became an exponent of the ideas of the Jeffersonian Republicans and their most important organ in New England. Through almost its whole existence the paper represented extreme views of democracy and liberty. England it derided, the French it extolled. It resisted strenuously the return of the Tory refugees to their original rights of citizenship and property. For instance, in 1783, we find this effusion:

As Hannibal swore never to be at peace with the Romans, so let every Whig swear—by the abhorrence of Slavery—by liberty and religion—by the shades of those departed friends who have fallen in battle—by the ghosts of those of our brethren who have been destroyed on board of prison ships and in loathsome dungeons—by the names of a Hayne and other virtuous citizens whose lives have been wantonly destroyed—by everything that a freeman holds dear,—never to be at peace with those fiends the Refugees, whose thefts, murders, and treasons have filled the cup of woe; but show the world that we prefer war, with all its direful calamities, to giving those fell destroyers of the human species a residence among us. We have crimsoned the earth with our blood to purchase peace,—therefore are determined to enjoy harmony, uninterrupted with the contaminating breath of a Tory.

Adams & Nourse began their régime by similar violence of opposition to the new Society of the Cincinnati. It was an exclusive organization. It was designed to become the opening wedge for an hereditary aristocracy. The separation of this country must be complete from the effete political systems of the Old World. "The institution of the Cincinnati is concerted to establish a complete and perpetual *personal* distinction between the numerous military dignitaries of their corporation and the whole remaining body of the people, who will be styled Plebeians through the community. . . ."

Through the intermediary period of the Confederation the "Chronicle" was gradually transformed into an advocate no less vehement of the somewhat milder political views of Jefferson. Many vigorous and witty writers aided the editors in their vindictive disputes. Benjamin Austin, Jr., a ropemaker, wrote for almost every issue for twenty years, using such signatures as "Honestus" and "Old South." He was under fire constantly during the 1798 agitation because of his defense of the policy of John Adams in opposing war with France. An attack in the "Mercury" described Austin in this charming fashion:

"HONESTUS"—A hungry, lean-faced fellow,
A mere anatomy, a rope-maker,
An envious, hollow-eyed, sharp-looking wretch;
This living dead man, this incessant scribe,
Forsooth, took on him as a chronicler,
And, with no face, outfacing federal foes,
Cries out, They are possessed.

Other contributors were Perez Morton, later to become Attorney-General of the Commonwealth, and Thomas Greenleaf.

The agitation of 1798 was produced by the passage by the Federalist majority in Congress of the Alien and Sedition Acts, the one providing for the deportation of "dangerous" aliens, the other for the limitation of freedom of publication. The "Chronicle" boldly fought both these laws and objected to the viewpoint of the Massachusetts Legislature respecting them. Secretary of State Pickering became an attentive reader of newspapers that he might attract the attention of district attorneys in

the several States to the alleged seditious material he uncovered. The obnoxious laws, while producing much commotion throughout the country, produced only about twenty-five arrests, and not all the offenders were editors. Four leading papers were attacked by warrant of the Sedition Act, but action against the "Chronicle" was based on the English law of seditious libel. The offense was this, that the paper charged both Houses of the Massachusetts General Court with "wilful perjury," because that in their constitutional oath they had sworn that Massachusetts is a free, sovereign and independent State, and yet that by voting to reject the resolutions of the Virginia Legislature against the Alien and Sedition laws, "they had disclaimed the right to decide the constitutionality of any law of Congress." Both Thomas Adams, the editor, and Abijah Adams, his brother, bookkeeper for the paper, were indicted, but the former was sick and in bed, and the latter stood trial alone. Attorney-General James Sullivan prosecuted the case under the doctrine of libels according to the Common Law of England, and Judge Dana charged the jury that this law was the common birthright of all Americans. Adams was found guilty and duly sentenced to go to jail, to pay the costs of his trial, and to give bonds for future good behavior. During his thirty-days confinement he was visited by no less a personage than the venerable Samuel Adams. Thomas Adams meantime announced that although the bookkeeper was in jail and the editor in bed, the cause of Liberty would not languish.

James White, bookseller in Court Street, during his long connection with the paper, wrote incessantly for it, and his articles were usually brief and always vigorous. While politics was keeping the community at high temperature in 1806, there occurred the tragedy which clouded the subsequent life of Benjamin Austin and caused sad and wondering comment throughout the country. Jefferson had made Austin a Commissioner of Loans. Came July 4 with a celebration by the Federalists in Faneuil Hall and another by the Republicans on Copp's Hill. There were acrimonious exchanges subsequently about the payment of the bills for these festivities. Austin for one committee and Thomas O. Selfridge for the other led the dispute. One day in the "Gazette" Selfridge posted Austin as "a coward, a liar, and a scoundrel." The same day in a portion of the edition of the "Chronicle" Austin posted a reply to this "insolent and false publication." In the early afternoon of that same day Austin's son, Charles, 19 years old and a Harvard senior, met Selfridge in State Street. There was a verbal flurry. Selfridge drew a pistol and killed the youth. Able arguments were offered in the ensuing trial. Chief Justice Parsons charged the jury. And the jury acquitted Selfridge. Hardly another event in the newspaper history of the city had produced so great a sensation. For many weeks after the trial the "Chronicle" anathe-

matized the Federalists. Their papers in Boston maintained silence for the most part, but there were letters mailed from Boston for publication elsewhere which provided a measure of justification for the conduct of the "Chronicle."

Through the balance of its career the paper maintained its old doctrines of democracy, zealously supporting the policy of the President during what the majority of the community called "Mr. Madison's War." The responsible editors through these years wrote relatively little, but they rallied to their cause the chiefs of their party and commanded the services of many able pens. The most formidable adversary of the "Chronicle" was Benjamin Russell of the "Centinel," as will duly appear.

"The "Boston Patriot," mentioned above, was established on March 3, 1809, by David E. Everett and Isaac Munroe. After a year the founders separated as partners and Everett arranged to serve under Munroe as editor. Another year and Munroe formed a partnership with Ebenezer French, and Everett continued as editor. At the opening of the year 1814 Davis C. Ballard became owner and publisher, and on March 9, 1816, he adopted the style "Boston Patriot and Morning Advertiser." The last semi-weekly issue appeared on the last day of May, 1817, and the establishment of the daily was followed immediately by the purchase by Ballard and Wright of the "Chronicle."

The "Patriot," like the "Chronicle," fought the Federalists and supported Madison. In the first issue there appeared a lively article against the "Essex Junto." In spite of his advanced age, John Adams, then 75, wrote for the "Patriot" an important series of letters containing much of defense and interpretation of his active political career. The publication of the collected works of Fisher Ames gave the editor an opportunity which he was not slow to seize, and for months there appeared in the "Patriot" reviews, so-called, which in reality were bitter criticisms intended to promote the cause of democracy.

The "Centinel" Group—Let us now trace in outline the records of several papers which may be called the "Centinel" group. First, the "New England Palladium," founded as the "Massachusetts Mercury" on January 1, 1793, by Alexander Young and Samuel Etheridge. This tri-weekly quarto after was increased to folio size and reduced to a semi-weekly in frequency of publication. Young became sole owner in August and so continued until April 8, 1794, when he admitted Thomas Minns to partnership. In the following few years there were several small changes of title, until with the first number of the new century, dated January 2, 1801, the name became "The Mercury and New-England Palladium." Two more years and the first half of this double name was dropped, and the second was retained until the year 1815, when the paper

became the "New England Palladium and Commercial Advertiser." Warren Dutton of New Haven had acquired the ownership in January, 1801, but his name seldom appeared in the pages of the paper, and the date of his withdrawal therefrom is not accurately known. In September, 1828, however, the paper was taken over by the editor of "Zion's Herald," described in the announcement as "for some time advantageously known" as the editor of "a very respectable and useful paper of this city." This was G. V. H. Forbes. He relinquished control after a single year to a Washington correspondent, E. Kingman, and Kingman in turn, seemingly a better reporter than publisher, sold the property in 1830 to Adams and Hudson, owners of the "Centinel."

In the grandiloquent manner of the day Young and Minns had thus announced their intention:

Conscious that the low ribaldry and personal defamation which frequently disgrace European publications, and sometimes contaminate the purer effusions of the American press, have a most certain tendency to depreciate its worth, obstruct its utility, and sap the foundations of everything dear and valuable to mankind, the editors of the "Mercury" will ever strive, with the most cautious attention, to avoid the rocks on which but too many of their contemporaries have been shattered.

The editors also expressed their intention to strive for the impossible ideal of "immutable impartiality." They did mix in controversies to some extent nevertheless and they did have trouble in pleasing all their readers. Not only did Fisher Ames write for the "Mercury," but George Cabot was an occasional contributor, and John Lowell discussed in its columns many of the issues of the day. Writing to Thomas Dwight from Dedham on New Years Day, 1801, Fisher Ames said of the political policies to be advocated: ". . . The 'Mercury' or 'Palladium' is to be a Federal paper, and pains must be taken to spread it, and gain readers and patrons in all parts of New England. It languishes hitherto for pecuniary funds. But literary help will be considerable in the beginning, and unless (this in confidence) K., J. L., and F. A., will work for it, the tug will soon become hard. One of the three is very lazy . . ." For his own contributions Ames used such titles as "Americanus," "Equality," "Laicus," "The Political Whip-Top," "Aristomanes," "Novanglus," "Quintilian," and several others; he displayed his powers of eloquence in the defense of the doctrines of Federalism and he used all his rare powers of invective in the denunciation of the principles of "the Jacobins." The publishers early became the State printers and it is to be noted as an indication of the increasing acceptance of the right of the press to freedom of expression that, whereas Young and Minns in 1805 published in the "Palladium" an alleged "indecent and libellous" criticism of "the personal character of the President of the United States,"

and the Massachusetts House of Representatives took cognizance of the fact, a committee of the House reported that it was inexpedient to rescind the printing contract and gave their reasons for this liberal decision.

The "Palladium" was conspicuously successful in the management of its marine department, and this was largely due to the genius and energy of Henry Ingraham Blake—"Harry Blake" to all Boston—who is called by one historian "the first star reporter of America," and who is credited by all writers of that period as the best authority in the town on the mercantile marine. He began as an ambitious journeyman printer. He saw how imperfect was the ship news of the period and practically invented the method of reporting the clearances and arrivals of vessels, and incidents of every kind associated with crews and cargoes. For years he had no real competitor in accumulating the news of the sea. He knew every owner and every captain. He remembered the history of every ship that traded at the port of Boston. He carried in his head a calendar of expected arrivals. The value of shipping news depends on completeness and accuracy. Its reputation for reliability is its chief recommendation. In every issue the department must be represented by a long series of detached and prosaic facts. Harry Blake did not wait for the news to come to him, either at Topliffs or in some other way. He went after the news, always to the wharves, often down the harbor. Bad weather never troubled him. He carried no notebooks, but scribbled an occasional item, in characters he alone could read, on the margin of a paper, on his linen, even, so it is said, on his fingernails. He would wait up all night for news and it was quite a common thing to see him run up State Street with some precious bit of information in his possession, quite likely to stop the press on arrival at the office. His separation from the "Palladium" was a distinct loss to the paper, and the cause of his seeking employment elsewhere is obscure. He continued for some years with the "Courier," and then removed to New York, where, under very different conditions, he failed to win success; even "Harry" Blake could not cover all the piers and carry in his head all the facts about the commerce of that city.

The partnership of Young and Minns enjoyed the remarkable longevity of a third of a century. On their retirement from the "Palladium" in 1828 the journalists of the city gave them a complimentary dinner at which the speakers made many allusions to that new "spirit of urbanity" which made it possible to maintain differences of opinion without "descending" as in former years "to personal abuse." Adams and Hudson continued the "Palladium" for some years, issuing it on Tuesdays and Fridays, while the "Centinel" was published daily; the contents of the papers were largely identical, however. With these two papers was merged another in April, 1836, the "Boston Gazette," to whose story we now must attend.

On September 7, 1795, John and Joseph N. Russell, brother of Benjamin Russell, produced the first number of the "Boston Price-Current and Marine Intelligencer" as a weekly quarto, increased after six months to folio size. The contents corresponded faithfully with the title, and the little paper became one of the first strictly commercial publications in the United States. The heading carried a bird's-eye view of the port of Boston. The price was \$3 a year, postage additional. At the end of June, 1796, the partnership was dissolved, and John Russell went on alone with the paper, subsequently making it a semi-weekly at \$4 a year. On June 7, 1798, it was enlarged to the size of the "Chronicle," the "Centinel," and the "Mercury," and the name became "Russell's Gazette, Commercial and Political." On making this change Russell offered this address to the public:

The portentous aspect of our political horizon, connected with the important events which are daily passing on the great theatre of the European world, designate the present period as one which *loudly calls* for the virtuous energies of all good citizens; and ought to inspire in the breast of every man a solicitude to contribute his efforts in support of the cause of virtue, freedom, and independence. Under this persuasion, and influenced by the advice of many valuable friends, the editor, in the humble hope of being able to extend the sphere of its utility, has deviated so far from the plan which he adopted in originating the "Commercial-Gazette," as to enlarge its dimensions, thereby to afford an opportunity of rendering it an important and useful vehicle of *political* information, as it is admitted to be of *commercial and maritime* intelligence. He confesses to have been stimulated to this alteration by the ambition he feels to take a share (he hopes it may be a conspicuous one) in the dissemination of those important political truths and opinions which the fertile genius and talents of our countrymen, urged by the critical state of the times, daily produce in such rich exuberance. To the friends and supporters of the constitution, and those who administer it, he declares his paper exclusively devoted. To the *enemies* of either he avows himself an *enemy*. These are his sentiments; and, on these terms does he solicit the patronage of the public; for, on no other, does he think himself deserving it, or could he expect it to be permanent.

Having thus delivered himself in the stately manner of his time, Russell followed onward until early in 1800, when ill health compelled him to resign his printing and publishing department to the care of James Cutler, a young man who had been in the office from the outset. Their partnership was announced on October 9, 1800, when the first half-title became the "Boston Gazette," and then, in January, 1803, the latter half was dropped. In September, 1813, Simon Gardner was taken into the firm, and the style became Russell, Cutler & Co. A few years more and the word "Commercial" found a place again in the title. At the end of April, 1818, Cutler died, and two months later the firm became Russell & Gardner. Russell himself withdrew from the firm at the end of 1823, addressing the public again in an interesting valedictory, from which this excerpt is taken.

More than 40 years have passed away since the undersigned commenced the duties and labors of the editor and publisher of a periodical paper. . . . We leave our duties as editor in peace with everyone, feeling a conscious pride that we have never made the "Gazette" a vehicle of malice or a chronicle of pitiful slanders. In truth, we ask no praise but this, which no one, we think, will deny us, *our enmities were easily appeased, and our friendships seldom forgotten.*

Gardner, who now became the sole proprietor, procured as editor a well-known lawyer of the day, Samuel L. Knapp. Russell had included in his farewell message a complimentary allusion to James L. Homer, as "a young gentleman who has been long engaged in this establishment and for several years past the assiduous collector of the marine department." Homer now was continued in this capacity and William Beals was made treasurer. Prospects were excellent, when, on April 19, 1824, Gardner died. The three survivors continued publication on account of the widow until July, 1826, when Beals and Homer bought the outfit and made Alden Bradford editor. On May 5, 1828, the paper became a daily. There were several other changes in the next few years. Beals sold his interest to Joseph Palmer and entered into a partnership with Charles G. Greene of the "Morning Post," while the "Gazette" was sold to Adams & Hudson, then the owners of the "Palladium" and the "Centinel." Another short interval and Nathan Hale acquired them all, and these long-established and popular papers were merged with the "Daily Advertiser."

In its best days the "Gazette" was an important and influential publication. It defended Federalist policies with vigor and frequently with violence. William Charles, the cartoonist of the War of 1812, called the "Gazette" the chief spokesman of the Tory press. Russell ably championed the policies of John Adams. He inveighed against the French Directory and ridiculed Napoleon. He denounced Jefferson and Madison and all the opponents of Federalism, whatever their name. He unlimbered the whole battery for broadsides of vituperation against the French consul in Boston, Citizen Mozard, and even censured the selectmen for inviting that officer to attend a public school examination. Russell wielded a formidable pen and he had able correspondents. Knapp was a Dartmouth graduate, Bradford was in the Harvard class of 1786. For the "Gazette" Robert Treat Paine wrote elaborate criticisms and reviews. The marine news was carefully presented and for many years the work of its collection was performed with fidelity and enterprise.

And now the "Centinel." William Warden and the redoubtable Benjamin Russell established the "Massachusetts Centinel: and the Republican Journal," as a semi-weekly of quarto size, on March 24, 1784. Warden died two years after, and Russell went forward alone as publisher, and enlarged his paper to folio dimensions. A few months after its

founding the name of the paper had been cut in half by dropping the secondary title, and with the issue of June 12, 1790, Russell changed its style from "Massachusetts Centinel" to "Columbian Centinel." On October 5, 1799, this name was amplified to "Columbian Centinel & Massachusetts Federalist," a style which was retained with minor changes for nearly twenty years. The name was shortened again in 1818, but only for a fortnight, at the end of which it appeared as "Columbian Centinel. American Federalist." In November, 1828, Russell sold the paper to Joseph T. Adams and Thomas Hudson, and the printers and editors of the city accepted the opportunity to honor the long distinguished veteran who now was retiring from the profession with a testimonial dinner at which Nathan Hale presided. It was in 1840 that the "Centinel" was merged with the "Advertiser."

"Ben" Russell must have been an interesting and picturesque character. Born in Boston in 1761, he learned as a boy to set type while frequenting the printing shop of Isaiah Thomas. With the removal of Thomas to Worcester the lad began life as an apprentice, sleeping over the shop, and, like Franklin before him, slipping anonymous paragraphs under the office door. Towards the end of the war he served some time as a soldier, having entered the army as a substitute for his drafted employer, and thus he witnessed the execution of Major André. Although his indenture bound him until he should reach his majority, the apprentice insisted that this army service entitled him to release at the age of twenty, and Thomas allowed the claim. The young man thereupon decided to set up for himself, and, with a letter of credit in his pocket, he trudged afoot the eight days' journey to New York to buy the plant of a Tory printer. In that time type had to be obtained from Europe; there was no foundry in America. He arrived just as the British were evacuating the city, and found that the press and type he intended to purchase had been sent on ahead to Halifax. Returning to Boston he managed to procure "a small font of Long Primer, another of Pica, with a few alphabets of larger size, and immediately issued a proposal for a publication to be known as the 'Massachusetts Centinel.'" His exordium filled the greater part of the first page of the first number. In part it read thus:

TO THE CANDID PUBLIC.

When the benign and cheering influence of the cherub Peace is daily spreading her delectable blessings over this New World:—when arts and sciences (its ever-attending guests), the foster parents of liberty, are dispelling the gloomy atmosphere of war, and enlightening mankind with liberality of sentiment, every vehicle propitious to the design should be put in motion, and every exertion strained to second the undertaking.

There was a good deal of that kind of elegant writing in the early numbers of the "Centinel." The publishers stated that they would "use

every effort to obtain, and the most scrupulous circumspection in collecting whatever may be thought of public utility or private amusement." Further, they declared that "uninfluenced by party" they would "aim only to be just."

Very soon Major Russell proved his possession of the knack for journalism which is the prime requisite for success in that exacting occupation. He may have aimed to be just, but there was nothing diffident about his expressions of opinion. He could be enthusiastic and he could be truculent and always he was forceful and incisive. He sought in every way within his means to catch the public eye. He used crude pictures, he arranged his type in odd and ingenious ways. He strewed capitals and punctuation marks in reckless profusion all over his pages; as editor, he employed allegories, travesties, extravagances in verse as well as prose, and a great amount of downright abuse, to enforce his arguments. He adopted the space-filling practice of the period and printed much of the poetry of Gray, Cowper, and Goldsmith, and a large part of Cook's Voyages. For years he inserted in the Saturday issues an article of religious character in "Preparation for Sunday." He early assumed and steadfastly maintained a protectionist position in behalf of domestic manufacturers. For example, on January 5, 1785, he said: "That no nation can ever be rich or powerful whose imports exceed their exports is a fact not to be controverted. It is a melancholy truth that at present our imports far exceed our exports; and should this continue to be the case cold poverty will soon stare us in the face, and the gaudy trifles we now import from Britain (which we are foolishly fond of and for which we pay solid coin) will leave us and vanish like a vapor before the rising sun. Rags, or nakedness, must supply their place, and we too late must mourn our folly." Disposed at first to oppose the Society of the Cincinnati, he reversed his position at once on learning that Washington was a founder of what was intended to be simply a patriotic organization. Nobody could surpass Russell in reverential devotion to the great Virginian. The "Centinel" inveighed against the return of the Loyalists. While objecting to several measures of the Massachusetts Legislature, the paper approved one which it might have been expected to oppose, namely, the act imposing a duty on advertisements of sixpence an insertion. Most of the papers denounced the tax. Russell declared it implied no infringement of the liberty of the press, and accepted it because it would "contribute thousands to the exigencies of the State."

Throughout its life the "Centinel" and Russell were synonymous names. In the fullest sense the paper was a personal organ. The issue for March 22, 1786, announced the death of Warden at the age of twenty-five. Russell gave his main attention to the editorial work of the paper,

but he was entirely competent to look after all mechanical details. When Daniel Shays took the field in rebellion against the government of the Commonwealth, the "Centinel" employed all the varied talents of its editors for direct argument, scathing sarcasm, ridicule, and outright coarseness, in support of the cause of law and order. One just claim of "Ben" Russell to the gratitude of his countrymen is his able campaign for the ratification of the new Federal Constitution. On September 26, 1787, he printed the document complete, which was no mean feat for those days. Valiantly he fought in its behalf. With true journalistic enterprise he obtained a seat in the Massachusetts Convention and reported the debates on ratification. He employed in his paper an effective device to illustrate the familiar principle, "United we stand, divided we fall." The Federal edifice as a mighty dome must be supported by thirteen pillars. As the States one by one ratified the Constitution, he put the pillars in place in the simple drawing which graphically enforced his argument. In 1788, when only North Carolina and Rhode Island still held aloof, for instance, the cartoon was drawn to show eleven pillars in line and two aslant, but with mottoes predicting the ultimate destiny of the lagging States. This "Federal edifice" cartoon is not unworthy to hold a place with Franklin's "Join or Die" device of an earlier time of crisis.

In the middle of the year 1790 the "Centinel" came out with improved typography and thenceforth it held a leading place among the newspapers of the new Republic. When Congress met for its first session, Russell, realizing the poverty of the new government, offered to print the public laws and other public documents gratuitously. Reference to the files will show that the astute editor appreciated the value of his generosity for advertising. The "Centinel" was published by Benjamin Russell, "Printer of the Laws of the Union." On being asked in later and more prosperous years for a bill he forwarded a receipt in full, but Washington insisted on the payment of this debt of honor amounting to \$7,000. While Russell's paper probably surpassed all others in the early years of the century in the accuracy and extent of its information, its abounding personalities several times involved its editor in physical encounters. Hostilities between the "Centinel" and the "Chronicle" continued until after the War of 1812.

Russell, like most of the Federalists, looked upon the accession of Jefferson to the Presidency as a National calamity. In 1799 the doughty and industrious defender of Federalism took up the challenge for a brisk affray with William Cobbett of Philadelphia, whose pen-name of "Porcupine" fairly suggested the sting of his quill. In the coarse and ferocious campaign of 1800 Russell bore a conspicuous part, and when Jefferson's inauguration day arrived the "Centinel" came out with an epitaph

on the end of the Federal Administration, its "death occasioned by the Secret Arts and Open Violence of Foreign and Domestic Demagogues," with much more to the same purport.

Throughout both the administrations of the man from Monticello the "Centinel" denounced his policies and berated his measures. The War of 1812 was held to have been brought about by the "infatuated policy of the rulers of the American people." Every naval or military success was hailed with enthusiasm, but no words of commendation for the government in its conduct of the war ever appeared in the "Centinel." The story of the origin of the word "Gerrymander" is now well known, but the connection of the "Centinel" therewith is not so well remembered. The Constitution of Massachusetts required that the State Senate should consist of forty men to be elected from districts arranged by the Legislature and to be chosen by counties until such time as the districts should be designated. What was intended to be a temporary provision came in time to have the traditional force of law, for the General Court neglected to exercise this Constitutional power. But in 1812 the Jeffersonian Republicans decided to use that provision to secure control of the Senate. They disregarded natural boundaries entirely, cut counties asunder, allotted Federalist strongholds to districts containing such a preponderance of the opposite party as to reduce the Federalists to a minority, and, having thus "districted" the State, they elected 29 Senators out of 40 in the next election.

One day Gilbert Stuart, the painter, so the story runs, saw on the wall of the "Centinel" office the curious map which the editor had made to illustrate what the Legislature had done to make sure of the election of a Democrat from the Essex District. A glance showed how unnatural and absurd were the new boundaries which produced a district shaped roughly like the letter "S." Stuart seized a pencil and added a head, wings and claws to the figure, remarking that now it might pass for a salamander. Russell looked up and instantly perceived his opportunity. "Call it a Gerrymander," said he, and a new and apt term thus was added to the permanent political vocabulary of the Nation, for Elbridge Gerry was the Governor who had signed the Districting Act. Some evidence of the truth of the tale is furnished by the fact that the new word was applied first to the obnoxious law in the pages of the "Centinel."

But the power of the Federalists now was on the decline, and the influence of the "Centinel" waned in consequence. Conditions during the "Era of Good Feeling"—a phrase which Russell is said to have originated—were not favorable to his type of journalism. By slow degrees his authority dwindled and at length disappeared. When he sold the paper to Adams and Hudson he presented his successors to his constituency with a neat complimentary notice in which he thanked his own

friends for their long-enduring support and praised the patriotism and intelligence of the new owners. The old warrior surely deserved his eulogies at the testimonial banquet. "Ben" Russell was a public character in more ways than one. John Quincy Adams in his *Memoirs* noted that both Isaiah Thomas and Russell "made fortunes . . . by their types," that of Thomas "a very large one." Also that they "made *Freemasons* of all their apprentices and journeymen." Russell helped to found the Charitable Mechanics' Association, he served in both branches of the Massachusetts General Court, and he held many offices in Boston. He survived until his eighty-fourth year and found a final resting-place in the Old Granary Burying-ground.

Multiplicity and Variety of Newspapers—Any investigator who undertakes a thorough examination of the history of journalism in Boston is bound to be surprised by the multiplicity and variety of newspapers which claim his attention, although most of them had but a frail hold on life and soon gave up the struggle for existence. However cheap the appearance of most of these papers may be under modern scrutiny, and however marked by crudities and vulgarities which were inevitable in view of the shifting social conditions amidst which they were published, they did express the vitality of the communities in which they were published, and they are important if only because they were a genuine manifestation of the spirit of the raw young democracy of the New World. A score or more of these more or less ephemeral publications now require attention.

Edmund Freeman, a native of Sandwich, who had been reared as a printer, and Loring Andrews, on September 15, 1788, established as a semi-weekly "The Herald of Freedom, and the Federal Advertiser," which after one year was conducted by Freeman alone, and on April 5, 1791, was sold to John Howel; the title had been cut in half on March 16, 1790. Howel published it as the "Herald of Freedom" until July 19, 1791, when without any change in numbering he substituted the name "Argus." In his notice of the change he said: "The public are now respectfully informed that This Paper will Die today, and that, on Friday next, like the Phoenix from her ashes, will arise the 'Argus'. . . ." On October 25 Edward Eveleth Powars became publisher. He made the paper a weekly in the following July, but reverted to the original schedule in April, 1793. The last issue now known is dated June 28 of that year.

The "Herald of Freedom" is remembered chiefly for the reason that it was the defendant in the first libel suit tried after the Revolution in Massachusetts. An article "From a Correspondent" appeared in February, 1790, containing a severe attack on the private character of John Gardiner, a member of the Legislature. Freeman was arraigned under

an indictment charging libel, and the trial, which took place in February, 1791, attracted wide notice. Attorney-General James Sullivan recognized the importance of discriminating between "liberty of the press" and "licentiousness of the press," but he maintained that the Common Law doctrine of libel had not been altered by Article 16 of the Constitution of 1780. No less a personage than Harrison Gray Otis served as counsel for the accused editor. The verdict was "not guilty."

It should be noticed, however, that, as has already been intimated, the press went so far in the abuse of the liberty it claimed for itself at the end of the eighteenth century and the opening of the nineteenth as to forfeit the backing of a large part of the public on whose goodwill its prosperity depended. Political intolerance produced coarse and slanderous personalities in almost every issue of every paper. It was because John Adams became convinced that the "licentiousness" of the press must be curbed that he signed the Sedition Act of 1798.

For convenience we may consider at this point the story of the "New England Galaxy & Masonic Magazine," established as a weekly on October 10, 1817, by Joseph T. Buckingham, the Masonic department being conducted for several months by Samuel L. Knapp. Buckingham, born in Connecticut, worked in Boston as a printer for several years, and then became a founder of magazines and an editor of newspapers, the most important of which was the "Boston Courier," of which we shall have more to say further on. He left the "Galaxy" in 1828. In the following decade the paper had a new publisher or editor almost every year, and took over several small publications. William Warland Clapp, of the "Evening Gazette," acquired it in 1838 and it remained in the Clapp family for many years, conducted as "a family newspaper, devoted to news, commerce, agriculture, manufactures, religion, literature, arts and sciences."

Buckingham, whose "Memoirs" and other writings are a useful source of information respecting the press of his time, made the "Galaxy" both hated and feared. He violated the ordinary rules of decorum without compunction—and everybody read his paper. When James Gordon Bennett was making his early survey of conditions in America preparatory to the founding of the "New York Herald," he noted with interest that Buckingham thrived on abuse. His extravagance of style and statement obtained him a large following and no small degree of influence. But John Quincy Adams in 1824 referred to the "Galaxy" as "a paper for years advertised for sale to the highest bidder of the Presidential candidates at which at last has opened a battery of scurrilous abuse upon me and in avowed support of Mr. Calhoun."

For some time in the 30's William J. Snelling managed the "Galaxy," a brilliant and bold newspaper man, although somewhat erratic. He

waged war on Boston gamblers and adorned his office with all the paraphernalia of a gambling house. The "members of the profession" threatened him and some good citizens abused him, but no actual attack was made on him. He became one of the most talked about men of the day and visitors used to go to his office to see what manner of man he was. They usually found him selling his paper over the counter and surrounded by a small arsenal of weapons. Snelling was born in Boston and educated at West Point; he had been a fur trapper in Maine and a miner in Galena, when he began the career as a writer, to which he gave twenty years of a life of only forty-four years. In his last years he was an editor of "The Boston Herald." With amusing indirection the biographers say that "his habits were not as good as his talents."

While Buckingham was conducting the "Galaxy" the law of libel again became a subject of lively debate. For some years great uncertainty prevailed as to the correct application of the law. In one case Chief Justice Parsons announced that publication of the truth as to the character of elective officers or of candidates for elective offices was not libel, but that the defendant in the present instance, having libelled not an elective but an appointive officer, it was sound law to exclude evidence that might prove the truth of the statements made. Again, when the "Independent Chronicle" animadverted on the official conduct of the Chief Justice, he refused to take shelter under the appointive nature of his office and asked the Attorney-General to state that no objection would be offered to the admission of evidence to verify the statements in the paper. Governor Gerry announced one policy as to libel in a special message to the Legislature in 1812. The next Governor reversed that policy. Clearly there was no certainty as to what the law was and no agreement as to what it ought to be.

In 1822 a "Galaxy" case came into Boston Municipal Court, and Judge Josiah Quincy admitted evidence to demonstrate that what had been said about a certain clergyman was true, affirming that "the constitutional guarantee of the liberty of the press authorized the publication, for justifiable ends, of facts that in Common Law had been considered libellous." This ruling brought about the acquittal of the defendant, who was Buckingham.

Yet another year and another judge reversed the ruling of Quincy. At last in 1827 by statute it was settled that a defendant may offer in evidence the truth of the matter he has stated. The liberals had won. What was considered the last substantial restriction on the freedom of the press in Massachusetts had been removed.

Another Boston editor prosecuted for libel was John S. Lillie, to whose paper, the "Constitutional Telegraph," we must give some notice. It began as a semi-weekly on October 2, 1799. The founder was Samuel

S. Parker. Jonathan S. Copp and Lillie in turn became the publishers in 1800 and John M. Dunham in 1802. The last issue under this name is dated May 22, 1802, when the "Telegraph" was replaced by the "Republican Gazetteer."

The founder's purpose was to provide a mouthpiece for the extreme members of the Republican party. In his salutatory the editor said he proposed to issue the paper in the interest of "those Federal Republicans who constitute the great mass of real American citizens, men attached to no faction, who prefer the interests of their own to those of any other country, who comprehend and revere the principles of civil liberty as recorded and established in the Declaration of Independence and in the Constitution of the States and the Federal Government. . . . " The editor relied on his correspondents for most of his original matter. "Democritus," a former correspondent of the "Chronicle," who had been silent for some time, wrote a series of essays for the "Telegraph." Parker was a physician living most of the time in Worcester. Delano Goddard in his essay on the newspapers of that time denounces this "country doctor" as "a vile blackguard." The paper fiercely opposed the candidacy of Caleb Strong for Governor in 1800 and venomously attacked Alexander Hamilton on the occasion of his visit to Boston in June of that year.

The "Telegraph" of February 18, 1801, contains a notice by Lillie to his readers that "being unprepared to meet the *Common Law of England* in its full extent and rigor he prefers to remain for a short time *incog*. Conscious of his own integrity of heart, [he] will not (when prepared) shrink from a fair and impartial trial by a jury of his own countrymen." This means that Lillie had been indicted for libel on an officer of the government, namely, Mr. Justice Dana, although in origin the case traced back to a communication respecting the Lord Chief Justice of England. After some time the editor threw himself on the leniency of the court, but he was fined \$100 and sentenced to three months' imprisonment. He bade his readers farewell in a long article dated "Boston Gaol, March 30, 19th Day of Imprisonment," containing a long account of the case, which was given to the public the following day in the pages of the "Telegraph." The issue of April 14 carried the name of Dunham as printer and editor. Meantime the original manuscript of the offending contribution had been examined and attributed to one John Vinal. The grand jury indicted him, but he was acquitted.

Dunham and the "Gazetteer" went on together until October 29, 1803, when he admitted Benjamin Parks to partnership, and with the last issue of that year the ownership was transferred to Benjamin True and Parks, who renamed it "The Democrat," and obtained John M. Williams as editor. Parks became the sole publisher again with the opening of the year 1806. On May 9, 1809, the paper took the form of a single-sheet tri-

weekly. The last known number bears the date May 25. Meantime there had been inaugurated as the "Boston Courier," on June 13, 1805, a weekly country edition of the "Democrat," which also within a few weeks ceased publication.

The life of these several papers was precarious and turbulent. John M. Williams was no other than the witty satirist, to speak mildly, or the professional scandal-monger, to state the common opinion of the time, who wrote under the name of Anthony Pasquin, a pseudonym most aptly chosen. He was born about 1765 in London. In 1797 a court in Dublin denounced him as "a common libeller." Ere long he had a disagreement with his Boston employers and published in the "Centinel" of June 27, 1804, an article in criticism of them as an advertisement. True & Parks repudiated that announcement in their own paper and Williams ceased to be connected therewith.

An earlier "Courier" than that mentioned above had already run its brief course in Boston. Benjamin Sweetser and William Burdick began the issue of a semi-weekly of that name on July 1, 1795, "at their Printing-office opp. the Court House, Court Street." They changed the style on October 21 to this pretentious title, "The Courier. Boston Evening Gazette and Universal Advertiser." Burdick retired at the end of the year and the burning of the printing office on March 9, 1796, ended the publication, Sweetser at once bought the "Federal Orrery," and changed its name on November 3, 1796, to "The Courier and General Advertiser."

It was Thomas Paine—not yet Robert Treat Paine by Act of the Legislature—who founded and edited the "Federal Orrery." The date of the first number was October 20, 1794. It was put out twice a week. The price was \$2.50 a year. The first printers were Ezra W. Weld and William Greenough, at 42 Cornhill. Paine, but lately out of Harvard, with a reputation for literary scholarship to sustain, strongly Federalist in his views, addressed himself to the public thus:

Confiding to the smiles of an indulgent and generous public, the editor of the "Orrery" is enabled to anticipate the earliest period which his most sanguine hopes had contemplated, as the commencement of his publication.

To the sons and daughters of science and taste he returns his most respectful thanks for the reception of many elegant favors. . . . The "Orrery" will be the *agent* of all parties, but the *slave* of none. . . . As subjects of discussion it will never be the *trumpeter* or the *denouncer* of public men or national measures:—Republicans have the eye of an eagle and can penetrate their *spots* while they admire the *splendor*. The administrators of a free government should expect the scrutiny of their political creators:—but the demon of private slander shall never conduct the orbit of the smallest satellite, that twinkles in the horizon of the "Orrery."

Such was fine writing in the estimation of this young editor whose prestige before his first issue was in the hands of the public that furnished

him with a longer list of subscribers than any of his prospective competitors possessed. Many excellent literary effusions in the "elegant" manner of the time were presented in the "Orrery" from various outside contributors, of whom one was the rector of Trinity Church and another was Sarah Wentworth Morton. Paine himself contributed the rather ambitious performances known as the *Jacobiniad* and the *Lyars*. But, as Buckingham states it, "notwithstanding the complacent tone of the prospectus, the paper was not remarkable for urbanity of intercourse with its political opponents." For instance, when the third anniversary of the French Republic was celebrated by the Jacobins in 1795 with a procession and dinner in Faneuil Hall, Paine seized the chance to lampoon the leader of the party he hated, in a

Song of Liberty and Equality which ought to have been sung in Faneuil Hall on the . . . Birthday of the French Republic; and ought to be sung on the Birthday of all other Republics, whether male or female, that may hereafter be born.

Paine's hopes for his paper came far short of realization. He manifested an almost total lack of discretion. He was always in a dispute with someone, and often the altercations became physical as well as personal. He had other interests and pursuits which required much time. Having published three volumes of fifty-two numbers each he sold to Sweetser. But the new owner could not retrieve its subsiding fortunes and within the year 1796 it ceased to exist.

A publication of a composite character, partly newspaper and partly magazine, was the "American Apollo," to which Paine had been contributing before he founded the "Orrery." Octavo in form, each number included some portion, separately paged, of the publications of the Massachusetts Historical Society. The first number came out on January 6, 1792. The publishers were Joseph Belknap and Alexander Young. It was a weekly. Thomas Hall succeeded Young in May, and in September the last issue in magazine form was issued and the last to contain the extra pages for the Historical Society. It now became a folio. Hall retired in July, 1794, and the paper disappeared with the Christmas number of that year. Several amusing literary affrays were carried on in the "Apollo." Mrs. Morton as *Philenia* and Paine as *Menander* exchanged stanzas. There was correspondence about marriage and celibacy by "A Bachelor," "Hymen," and "Ezekiel." An original novel, "The Hapless Orphan," provoked controversy as to the merits of American writers.

Another early weekly—during the last four months of its existence a semi-weekly—was "The Boston Evening Post and the General Advertiser," founded by Edward Eveleth Powars on October 20, 1781. Early in 1784 the first half-title became "The American Herald." The last number printed in Boston was for June 30, 1788, when the paper was

removed to Worcester, where it continued for fourteen months mainly in the interest of agriculture. In April, 1784, the imprint read Powars and Nathaniel Willis, which would intimate a renewal of an old relationship, for they had been associated in the publication of the "Independent Chronicle." This time their partnership lasted about two years.

Many papers of this period should have mention, but in most instances it is hardly necessary more than barely to mention them. So early as December 30, 1784, Peter Edes published the first number of the "Exchange Advertiser," a weekly which came to its end on January 4, 1787; the "Centinel" humorously conducted the obsequies two days after its demise. William Barrett, on Washington's Birthday, 1785, invited the public to consider the merits of "The American Journal and Suffolk Intelligencer," "Printed at his Office, sign of the Eagle, and directly opposite the Rev. Mr. Thatcher's Meeting-house, Brattle Street, Where subscriptions for this paper are taken in, and Printing in general Performed with Fidelity and Despatch." The last number now known of this weekly is of July 12, 1785. The same Edward E. Powars, whose name has frequent mention in this narrative, undertook a weekly newspaper in 1790, of which the first issue was dated July 17 and the last December 13, only five months later. The title at the outset was "The Saturday Evening Herald, and the Washington Gazette;" the first half was soon changed to "The American Herald." Publishers seemed to think a change of title might bring a change of fortune in those times. Printers and editors shifted from paper to paper as readily as the "deskmen" today. Powars, for instance, was with the "Chronicle" from 1776 to 1779, the "Evening Post" from 1781 to 1784, the "American Herald" from 1784 to 1788, "The Saturday Evening Herald" in 1790, and the "Argus" from 1791 to 1793. The "Times" as a newspaper title is found in Boston first in 1794. Hall & MacClintock sent out the initial number of "The Times: or the Evening Entertainer" on October 4 of that year as a tri-weekly. The experiment was a failure; the last copy known is dated for the eighth of the next month. Another "Times" sought the favor of the Boston public in 1807, but it was issued only once a week. Edward Oliver and Isaac Munroe adopted the name for a magazine in quarto form in which they printed current news items and marriage and death notices. Begun on December 12, 1807, it continued until October 15 of the following year, when as a substitute for it, and for a magazine called "The Emerald," the publishers put out the "Boston Mirror." This weekly absorbed "The Pastime," of Schenectady, New York, in November, 1808, and managed to survive until July 21, 1810. But little information is available about the "Columbian Detector," a weekly and semi-weekly, of which a few copies are known to have been published in 1808 and the final number on May 19, 1809, when it was taken over by the

"Boston Patriot." As a weekly edition of the "Patriot," David Everett and Isaac Munroe started the "American Republican" on March 13, 1809. They were not too proud to relinquish an unprofitable venture just three weeks later. "The Fredonian" lasted much longer, from February 20, 1810, to May 15, 1815; Eleazer G. House published it "for the editors" whose names are not mentioned.

Suggestive indeed is the title of a publication for which Merrill Butler was responsible—"The Scourge." The editor used the pseudonym "Tim Touchstone." Nominally a weekly the numbers were often belated. The issue of November 30, 1811, contained an account of an attack on Butler, "the editor, in the office of Mr. James L. Edwards, in which the newspaper called the 'Scourge' is printed." On December 3 the editor received a sentence of six months' imprisonment for libel. The paper ran from August 10 to December 28, 1811. Edwards at once established "The Satirist," which was edited under the name of "Lodowick Lash'em." A change of style to "The Boston Satirist, or Weekly Museum" failed to save it from early extinction. Its term was even shorter than that of its predecessor, only from January 16 to May 9, 1812. More enduring was "The Yankee," which lasted from January 3, 1812, to January 20, 1820, when it proved unable to survive the destruction of its office by fire. The founders were Benjamin True and Thomas Rowe, the editor was David Everett. Everett also founded "The Pilot" on September 25, 1812, and True & Rowe did his printing. The matter in the two papers was largely the same. "The Pilot" suspended on January 22, 1813. Thereafter "The Yankee" had several publishers, the last being True and Equality Weston. On the first day of the year 1814 Edmund Munroe and David Francis began printing for John Parker the "Boston Spectator," a weekly quarto which had the distinction of an index. It survived until February 25, 1815. William Burdick, already mentioned, was responsible for the institution of the "Evening Gazette, and General Advertiser" on August 20, 1814. This weekly on August 10, 1816, was transmogrified into the "Boston Intelligencer," with no change of numbering. On March 18, 1817, the sale of the paper to William W. Clapp was announced. Some person unknown assumed the name "Samuel Simpleton" and began the publication on January 10, 1818, of a weekly quarto to which he applied the title "The Idiot, or, Invisible Rambler." There is a possible clue to the identity of the printer in the announcement in an October issue that subscriptions would be received by Nathaniel Coverly in Milk Street. The paper ran a full year and then was absorbed by its younger rival "The Kaleidoscope," founded late in November, 1818, published by Hews & Goss and edited by Nathaniel H. Wright. The new weekly did not live quite a year. Both may be classed as newspapers because of their printing of notices of births and deaths and a fair amount of local news.

An interesting Boston charter of a century ago was Peter P. F. DeGrand, a French immigrant, whose personal fortune was small, but who became an active promoter of railways in Massachusetts. The realities of today far exceed the "extravagant" predictions which exposed him to ridicule. He took a lively interest in politics. John Quincy Adams mentions him in his *Memoirs*. His name belongs in this roster because of his venture into newspaperdom on May 1, 1819, with the "Boston Weekly Report of Public Sales and of Arrivals," at first a quarto and later a folio, printed by Elisha Bellamy.

Destined to a long and influential career, the "Boston Daily Advertiser" was founded on March 3, 1813, with William Warland Clapp as publisher and Horatio Bigelow as editor. Its ancestor was the semi-weekly "New England Repertory," which began on July 6, 1803, in Newburyport and came to Boston in January, 1804, where it was continued by its founder, John Park, as "The Repertory." After five years Andrew W. Park joined his brother for a time, but the original owner had been by himself again for a full year when on July 2, 1811, William W. Clapp took over the paper with Park as editor. After another year Park withdrew, and on March 4, 1813, the paper was consolidated with the just-established "Advertiser," of which it served as a tri-weekly issue. On April 7, 1814, Clapp and Bigelow transferred their interests in the "Advertiser" to Nathan Hale, who kept Clapp as printer for a time.

Hale had been the editor of the "Boston Weekly Messenger," a paper started in 1811 by a group of Federalists as a vehicle for their political opinions. He had been a lawyer, but he gave his whole time to his new venture, and became the real founder of the "Advertiser," of which he continued as editor and general manager for forty years and as chief adviser to his sons in its conduct for ten years more.

Thus the record shows what a number of papers were absorbed in time by Boston's first successful daily. There was the Federalist group—the "Centinel," the "Palladium," and the "Gazette." There was the Jeffersonian group—the two "Chronicles" and the "Patriot." And there were the immediate ancestors of the "Advertiser," the "Repertory" and the "Messenger."

Although the first to achieve success, the "Advertiser" was not the first daily to be attempted in Boston. Just why Boston should have been unable to support a daily, while Philadelphia and New York had been maintaining them for thirty years, is hard to explain. The first Boston experiment lasted about four months, the second only three.

It was on October 6, 1796, that the first number of the "Polar Star: Boston Daily Advertiser" appeared, "printed for the Proprietors," whose names were not mentioned, "by Alexander Martin," and edited, although he was not named, by John O'Leary Burk. The last number uncovered by

historians is dated February 2, 1797. During its brief existence the title was changed twice and the size twice enlarged. The short life of the paper has been attributed to the outspoken manner in which Burk expressed his views. He had been one of the "United Irishmen," and as a fugitive he liked to tell of his trial at the University of Dublin on charges of Deism and Republicanism. Certain of his articles in the "Dublin Evening Post" supplied the ground for the accusations. With true Celtic instinct for a fray he became almost at once involved in controversy with the other Boston papers. Buckingham's recollection was that the old papers attacked Burk, perhaps from jealousy or out of dislike for the intrusion of a foreigner. He in turn addressed himself "to the readers of the several newspapers in Boston" respecting "the vices that existed in newspaper establishments." His rebuke may have been deserved, but it must have seemed presumptuous as coming from one lately escaped from his native island to elude the penalties of his own printed indiscretions. He kept the "Polar Star" quite clear from such squabbles as those he reproved. But he was unpopular. He denounced all things British and he extolled all things French. When he abandoned Boston he went to New York and associated himself with Freneau and "The Time Piece," but there again his political articles involved him in difficulties. While in Boston he wrote a tragedy on the battle of Bunker Hill and the death of Warren, which was produced several times at the Haymarket Theatre, although more for patriotic reasons than for dramatic merit.

On New Year's Day, 1798, Caleb P. Wayne sent forth the first number of the "Federal Gazette and Daily Advertiser." It persisted as a daily only until March 8, when, with a modified title, it became a semi-weekly, only to be discontinued altogether on March 26. Very likely the owner did not temper his industry with judgment. In the first issue the editor said: "No private scandal or defamation will ever find a place in his paper; but public men and public measures, he conceives, are fair subjects of public animadversion." Nevertheless, we soon find him furiously attacking Bache of the Philadelphia "Aurora" as "the greatest fool and most stubborn Sans Culotte in the United States." In his short term of publication he took occasion also to attack editors in New London, Portsmouth, and elsewhere, and in the same scolding style. Wayne is understood to have come to Boston from Philadelphia, and to have returned there after the failure of his New England experiment.

The abused word "unique" may rightly be applied to a small quarto, announced as a daily, containing only advertisements, and circulated free of charge. This was the "Auction Advertiser," published by Ezra B. Tileston and James Parmenter. The Boston Public Library has the only copy known, which is Vol. 1, No. 2, with the date October 11, 1816.

Assumption of Modern Characteristics—We now approach the time when the newspaper began to take on its modern characteristics. There were no real newspapers in the United States until "Ben" Day founded the "Sun" in New York in 1833 and Gordon Bennett the "Herald" in 1835. Between 1820 and 1860 occurred a great social upheaval and an industrial revolution which were reflected in the newspapers as in every other field of American life. The papers had catered to the few; now they began to appeal to the many. They had allowed their readers to subscribe by the year while consenting to the sale of single copies at a high price to applicants who called at the publishing offices; they now began to seek for customers in the streets. They had written chiefly for the intellectual elite; they now began to ply the populace with news and the people began to manifest an appetite for news. By a gradual process of evolution the provincial papers of the early Republic were transformed into the comprehensive and enterprising papers of the mid-century; after 1880 the change was more rapid owing to the lessening of the selling price and the inventions which supplied the marvelous facilities of today.

The newsboy made his appearance in Boston about 1844. A popular ditty of that year indicates that the "pennies," as the cheap dailies were called, first employed these lively lads to hawk their wares about the streets. The six stanzas sung by "Mr. Chapman with great applause" at the National Theatre contain the names of several of the papers of that day. The quality of the poetry may be judged from the first stanza:

I feel but awkward here somehow
 Makin' my introduct'ry bow.
 All bashfulness then to destroy,
 I'm Bobby Bawl, newspaper boy.
 In my callin' I've made some noise,
 For all say I've got a fine voice.
 As singing is now all the rage
 I'm come to show off on the stage,
 For though I doesn't court the "Nine"
 I'm in the literary line,
 A chap of note I rather guess.
 A gemman c'nnected with the press.

The Revolution handicapped our printers by cutting off their supplies of presses and type. Franklin and Rivington had to go to England to obtain the materials for their craft. The wooden presses made in the Colonies were not satisfactory. The flat platen worked by hand with a screw yielded about fifty impressions an hour. The substitution of the lever for the screw multiplied this output five-fold. "The Times" of London, in 1814, described its new and wonderful revolving cylinder press, which could run off 1,000 sheets an hour. In 1827 that celebrated newspaper acquired a two-cylinder press, which doubled its former capacity. But the papers in the United States all depended on the hand

press until about 1830. By that time there was general demand for a press that would print with great rapidity on both sides of the paper at once and to which the sheets would be fed by machinery and not by hand. By the use of steam the Treadwell press, invented by Daniel Treadwell, of Ipswich and Boston, would produce 600 impressions an hour. The "Advertiser's" claim to have been the first newspaper in Boston to use the steam press is probably founded on its priority in the use of the Treadwell invention. Late in 1830 the "Evening Gazette" brought the Napier Imperial press to Boston, manufactured by Hoe & Company, already well established in the business always associated with their name. The "Gazette" told how one man started the motion of its new press, how the self-inking rollers operated, and how "we can work off without great exertion about 1,200 sheets printed on one side in an hour." In 1836 the "Daily Times" brought the first double-cylinder Napier to the city. Year by year thereafter the dailies announced the acquisition of presses of this type, from the "Daily Mail," in 1841, to the "Transcript" at the beginning of 1851. The "Times" again led the way in 1848 by introducing the Hoe revolving machine, claiming that the cost was the stupendous sum of \$14,000 and the capacity the prodigious total of 12,000 an hour. Through the 40's the "Journal," "Traveller," and "Transcript" used a press invented by Isaac Adams and perfected by his brother, Seth, which was manufactured after 1836 in South Boston. It had a maximum speed of 1,000 sheets an hour. The stereotyping process came into use in the United States just when the opening of the Civil War enormously increased the demand for news. The substitution of cast plates for the old curved type forms saved wear on the type and by the casting of duplicates enabled simultaneous printing on several presses. Named the Walter press for the owner of the "Times," the first successful web perfecting press was installed in Printing House Square in 1868. It embodied all the principles of the press of today except the folder. In good time Tucker and Campbell made good this deficiency. Finally Hoe produced that marvel of mechanism which brings together several streams of paper and unites them in the many-paged newspapers of every day use at the present time.

Other complementary inventions contributed to bring about the miracle of speed which all metropolitan papers display today. Ottmar Mergenthaler, about 1885, perfected the linotype, and the long-persisting method of hand composition speedily became almost obsolete. For paper the Colonies depended on importation in the main until after the Revolution. Up to the middle of the nineteenth century the chief paper-making material was rags. Only the development of woodpulp paper-making keeps the supply of news print abreast the present demand of the presses. The story of printing inks is similar. At first dependent on overseas

supplies, the American publishers in time created a demand which American manufacturers progressively provided for.

And how did the Boston papers of a century ago obtain their news? The old State House for many years was undoubtedly the chief source of mercantile and foreign news. It housed the Merchants' Exchange, the post office, the city hall, and the news room of Samuel Topliffe. It was a great downtown centre for gossip and every business man made it a point to see every other business man every day "on Change." Samuel Gilbert met incoming ships down the harbor with his news boat and displayed the results of his venture on the first bulletin board set up in Boston. In 1814 he sold his business to his clerk, Samuel Topliffe, who conducted it for thirty years, first in the Exchange Coffee House, then in the Merchants' Hall Building, finally in the old State House. Topliffe, were he alive today, might easily become a news magnate. He employed correspondents at Vineyard Haven and Rio de Janeiro, in Maine and in Smyrna, in New York and in France. He established the famous system of flag signals between Telegraph Hill at Hull and the city itself by which he obtained the first information of the arrival of far-voyaging vessels. Boston faced the sea in those days and for no advices were the people more eager than for maritime news. In his news room Topliffe made it a point to have on file many important foreign papers. In a word, he did what is done now by every genuine newspaper; he got the news and all the papers of the day depended on him and acknowledged their indebtedness to him. Whenever a newspaper obtained important shipping news in advance of "Topliffe's" that paper always boasted of the fact.

In December, 1842, Topliffe sold out to Harnden & Company, founders of the express business and owners of the Exchange Reading Room, lately established as a rival concern. When William F. Harnden began, in 1839, to transport parcels and perform business commissions for his customers in Boston and New York, he found a single valise fully adequate for all demands for several months, and he himself served as the company's sole messenger. How that business expanded and how competing companies multiplied, how the express business grew to its present dimensions, is in itself a fascinating tale. Harnden from the first served the newspapers by carrying exchanges reciprocally between the cities of their publication. He rendered better service than the mails. Never had the Boston papers obtained their exchanges so promptly and so regularly. Other express companies adopted the same practice. Thus a valuable news source was developed. Let it be noted that Nathan Hale was one of Harnden's backers, and that Nathaniel Greene, brother of the editor of the "Morning Post," was for a time one of his partners.

Carrier Pigeons—During the middle years of the century the carrier pigeon was relied upon all along the Atlantic coast for the expeditious forwarding of important news summaries. D. H. Craig promoted the pigeon express for Boston. Having domesticated his birds in Roxbury, he would proceed to Halifax to meet the mail steamer, aboard which he would take passage back. Once in possession of the latest English publications he would write his condensed despatches on thin paper and send the birds ahead over the final fifty miles or so of the voyage. The plan worked well for some time. Interest in foreign news was especially keen during the revolutionary period in Europe bounded by the years 1846 and 1850. Editions containing the pigeon despatches sometimes were set up in Boston with the heading "New York Herald Extra," and then hurried to New York by the Sound steamer and put on the street at once by Bennett. The "Sun" thereupon put type and printers aboard the steamboats themselves. Henry J. Raymond in that way furnished the "Tribune" with the earliest report of a speech delivered in Boston by Daniel Webster. The reporter handed his copy sheet by sheet to the printers as written on board. Bennett once offered Craig \$500 an hour for every hour he could supply news to the "Herald" in advance of its New York rivals. In 1851 Craig became the general manager of the lately organized New York Associated Press, one of the precursors of the present organization, and after some years of good service he transferred his energies to the development of Little's automatic telegraph.

Throughout the 50's, however, the bulk of the news traveled by rail. The pony express and the carrier pigeon, the flags and the semaphores, supplemented but did not supersede that slow but sure method of transmission which had been in use for centuries. But with the advent of the 60's the mail had to give way to the telegraph, just as sails had given way to steam and the stage coach to the railway. The Morse wire between Washington and Baltimore was strung in 1844. A line was run from New York to Boston in 1846. By 1850 Boston had two competing lines to Washington and three to New York. The service was costly. The "Atlas" considered an expenditure of \$600 for wire service in 1846 a large outlay. In 1850 the "Times" proudly announced its tolls to be from \$200 to \$500 a week. But these despatches were bulletins; the long articles came by mail, express, or messenger. In 1847 an attempt to wire the President's message from the capital to New York failed, but the "Times" and the "Bee" exulted in the success of their messenger service to Boston. The "Atlas" and the "Traveller" took only brief reports by telegraph of Webster's seventh of March speech. But in good time the telegraph took possession of the newspaper world, verifying the traditional prediction of Horace Greeley when Morse gave him a private demonstration of his invention. Greeley said: "You are going to turn

the newspaper offices upside down." After the telegraph came the cable and the telephone and now the radio. The world is fast becoming a whispering gallery. More and more the emphasis is on speed. Moreover, if the wire and the wireless have accelerated enormously the speed of news publication they also have made news an extremely perishable commodity.

Year by year the papers enlarged their scope. In 1845 William Lloyd Garrison welcomed to the office of the "Liberator" "the art of phonography" with "Andrews and Boyle for its apostles." Shorthand multiplied the demands for news. Both Garrison and Wendell Phillips saw instantly that with a few stenographers before them they could enlarge their audiences indefinitely. By 1830 the editorial had become an established feature in the papers of Boston. The use of illustrations, theretofore seen only in advertising cuts, followed in a few years in papers of such huge page spread as the "Notion," but the first periodical to use pictures as a chief feature was "Ballou's Pictorial" in the 50's.

Advertising—Few persons would suspect that more than a century ago the sale of space for advertising was more important as a source of newspaper revenue than the sale of the papers themselves. There is little doubt that such is the fact. We derive the inference from an editorial item in the "Evening Post" of New York for December 1, 1803. Commenting on a proposal that the papers of the city raise their subscription rate from \$8 to \$12 a year, the "Post" said:

Subscribers alone, allowing them to be quadruple to what was ever known in this city would not support a Newspaper establishment; and, in fact, it is the advertiser who provides the paper for the subscriber. It is not to be disputed, that the publisher of a Newspaper in this country, without a very extensive advertising support, receives a less reward for his labor than the humblest mechanic.

The development of newspaper advertising had become rapid and extensive by 1830. The Boston papers gave three-fourths of their space to advertising. Towards the end of that decade news began to displace advertising on the first page. By 1840 the classification of advertisements began. For more than fifty years after the Revolution advertising pictures consisted of little cuts of ships and houses, horses and coaches, runaway slaves and railway trains. For more years than one likes to count medical advertising was a mainstay of the press. Nauseating! Almost unbelievable the extent of the trumpeting of fake nostrums. These wares were flaunted before newspaper buyers like circus posters. Charles Dudley Warner, in 1881, told how the newspapers "outshine the shelves of the druggist in the display of proprietary medicines." There was an epidemic twenty years long of such advertising in the papers of Boston,

between the years 1830 and 1850. The Boston "Daily Times" defended such publication on October 11, 1837, thus:

Some of our readers complain of the great number of patent medicines advertised in this paper. To this complaint we can only reply that it is for our interest to insert such advertisements as are not indecent or improper in their language, without any inquiry whether the articles advertised are what they purport to be. That is an inquiry for the reader who feels interested in the matter, and not for us, to make. It is sufficient for our purpose that the advertisements are paid for, and that, while we reserve the right of excluding such as are improper to be read, to the advertising public we are impartial, and show no respect to persons, or to the various kinds of business that fill up this little world of ours. One man has as good a right as another to have his wares, his goods, his panaceas, his profession, published to the world in a newspaper, provided he pays for it.

Conceive the publication of that statement in a leading newspaper today and then consider the question whether there has been any marked progress in the ethics of the press in the last hundred years.

Some papers were more squeamish about the lottery and the theatre. The "Palladium" came out against such advertisements in 1829. The "Journal" refused all theatre patronage in 1834.

The public doubtless well remembers how the charge was bandied about in the World War years that many American papers favorable to the Allies had been "bought with British gold." There was nothing new about that charge. The same thing had been said more than a century before. William Duane of the "Aurora" wrote to Jefferson in 1809 about the "secret supplies" of British gold enjoyed by the Federalist press. He said:

It cannot be supposed that six newspapers in this city [Philadelphia], four in New York, three in Baltimore, two in Norfolk, and two in Charleston could be supported as efficiently as they are without secret supplies. I find it impossible to get out of debt with the paper of greatest circulation in the country; and my personal expenses besides clothing and food would be discharged with fifty dollars a year.

The great boom in newspaper advertising came after the Civil War. In that era, the department stores began the development which has culminated in the mammoth establishments of today. Railroads and public utilities began to buy large quantities of newspaper space. Gradually every salable or exploitable thing found a place in the pages of the great dailies. The newspapers for many years now have been the principal marketing agency of the Nation.

Boston, in 1829, had thirty-four papers, of which six were dailies, and sixteen were published once, eight twice, and four thrice a week. In 1850 there were twelve dailies, fifty-eight weeklies and seven semi-weeklies, in all seventy-seven. Meantime the population had somewhat more than doubled. In 1865 there were eight dailies, forty-nine weeklies,

and five papers published twice a week, a token of a tendency so marked today to reduce rather than increase the number of newspapers in spite of the growth of population. In 1875 there still were eight dailies, but only four semi-weeklies, while the number of weeklies had mounted to sixty-seven. Then for many years the number of dailies was seven, eight, or nine, not counting such special journals as the "Law Reporter" and the "Hotel News." In 1889 there were ten, in 1891 one more, twelve in 1901. Today there are nine, four morning and five evening, not counting such specialty publications as the "Boston News Bureau."

As to circulations, here are the figures, alleged to have been "corrected," in a report of a century ago, the exact date being April 15, 1826:

"Independent Chronicle and Boston Patriot".....	2640
"Daily Patriot and Mercantile Advertiser".....	650
"Columbian Centinel"	2650
"New England Palladium"	2500
"Boston Commercial Gazette"	1584
"The Repertory"	432
"The Daily Advertiser"	960
"Boston Recorder and Telegraph"	5000
"New England Galaxy"	2440
"Boston Courier"	820
"Evening Gazette"	1290

Most of these figures are approximations doubtless; they may be inflated, they may be what today would be known as "the press run." Accurate reports cannot be had for those early years, nor until relatively recent times. An owner in 1846 put the circulation of the "Atlas" at 2,200. In 1836 the "Times" was claiming 12,000, and 20,000 in 1840. The "Herald" in a filed affidavit stated its circulation in 1849 to be 11,253, assigned to the "Times" 7,794, to the "Bee" 5,628, and to the "Mail" 3,500. There is no guarantee of the accuracy of any figures except its own. When S. N. D. North made his study of the American newspaper for the Census Bureau he gave an aggregate "circulation per issue" to the six morning and five evening dailies published in Boston of 221,315.

Not in any modern sense could the "Advertiser" be considered a great daily newspaper. It was the first daily that managed to endure in Boston, it filled for many years a large place in the life of the city, and it acquired a lasting fame. It was known as "the daily." There could be no other. It was a mark of respectability to have the paper on the doorstep in the morning. The paper obtained the distinction, alluded to in those days as a rule with a quizzical smile, of being called "the respectable daily." Through a long period it was written for and sold to the educated and fastidious classes. One knew every day just what to expect from it. The makeup rarely changed. The Washington special would have the post of honor on the first page. The other departments all would be found in their traditional situations on its ample pages. E. P. Mitchell,

for many years identified with the New York "Sun," served his apprenticeship on the "Advertiser." He found it "crammed with good writing in every department." The reporters "used to believe that the regulations governing its use of English had been drawn up originally by the faculty of Harvard University in solemn conclave and that the professors met from time to time to investigate the fidelity of our observance of their rules." The "Advertiser" was the exponent of the old-time conservatism and social propriety of the city. In later years it fell behind in the scramble for popular favor. In a changing world it made few changes. Gradually it lost what had seemed an unbreakable hold on the affections of its constituency. They had tolerated the big clumsy blanket sheet with its interminable columns. They had smiled over the punning conundrum, "Why is the 'Advertiser' like a porous plaster?" "Because it is good for a week back." But they were loyal to it just the same. Its news might be a little late, but it was trustworthy. It was never in its palmyest days a powerful organ of opinion. It was "safe," eminently "sound"; it was "the respectable daily."

We have stated that the "Advertiser" was founded in 1813 and acquired by Nathan Hale in 1814. Mr. Hale, a nephew of the Revolutionary hero, conducted the paper, first as editor and then as editor and publisher, for two-score years. What Edward Everett Hale described as "a very slight stroke of paralysis" befel his father in the summer of 1854 and led to a rearrangement of the affairs of the paper, although until his death the father aided his sons—Charles, Edward Everett, and Nathan, Jr.,—in an advisory way.

On the father's death in 1863, the succession fell to the eldest son, but in 1864 President Lincoln appointed Charles Hale Consul-General to Egypt, and he disposed of the "Advertiser" property to Dunbar, Waters & Company, a concern organized to make the purchase. Edward Everett Hale wrote his brother on May 9, 1865: "Now the thing is over I am free to say I am glad we are out of journalism." Charles Dunbar for some years had been an assistant editor. On his appointment in 1869 to a professorship at Harvard, he sold his interest to a new corporation, and Delano A. Goddard, who had been connected with the Worcester "Spy," followed him as editor.

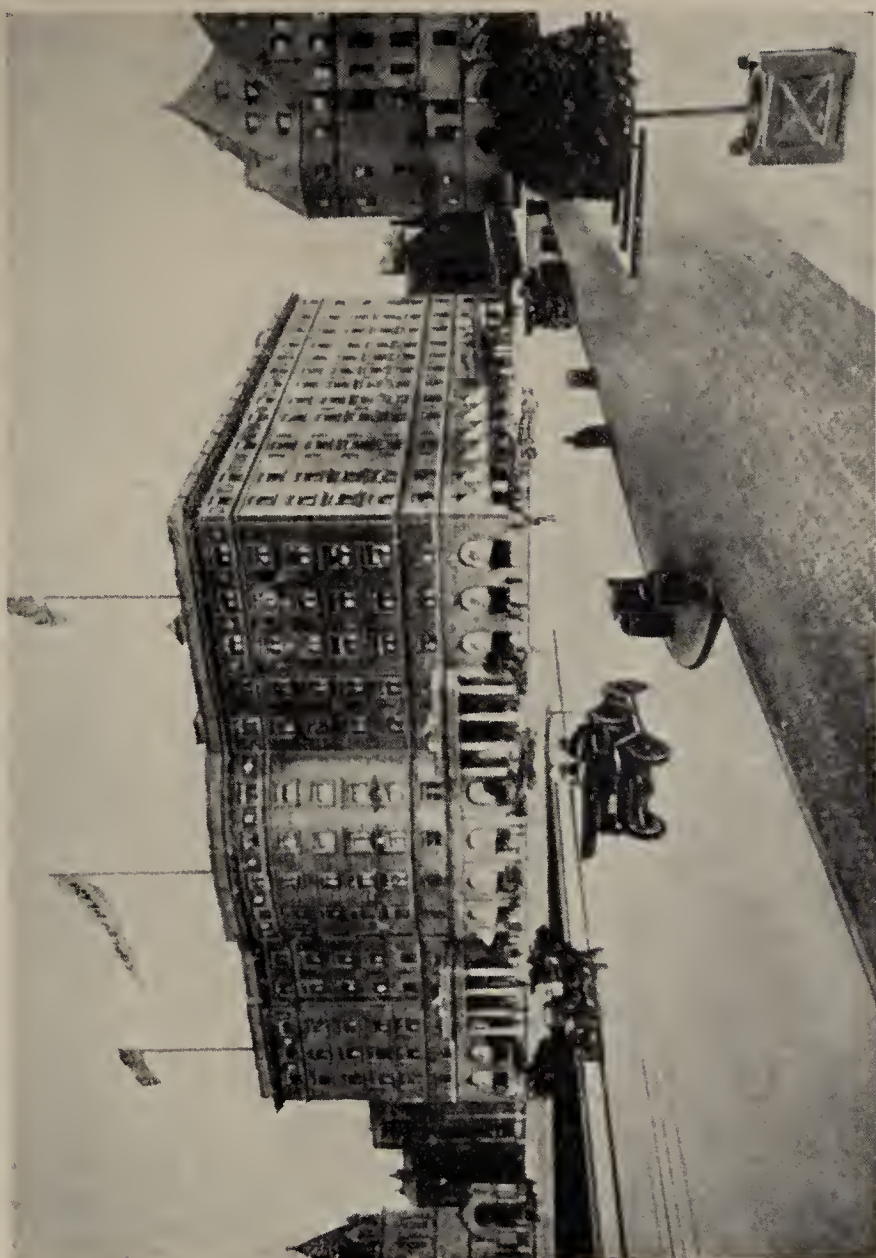
In January, 1882, when Goddard died, Edward Stanwood, for some years a member of the staff, succeeded to the editorial office. During these changes of editorial responsibility the publisher had been Edwin F. Waters, one of the original buyers from Charles Hale. He relinquished control in November, 1882, and Edward P. Call, who had been with the "Herald," became the publisher. The Boston Daily Advertiser Corporation was then formed, made up of old owners in part and partly

of new investors. Mr. Call retired in November, 1883. His successor, George H. Ellis, continued until January, 1886, when he was followed by E. B. Hayes. In 1887 William E. Barrett formed a company for the purchase of the "Advertiser"; with him were associated Samuel McCall, later distinguished as a Congressman; Henry Parkman, James W. Dunphy, Charles H. Adams, and Herbert S. Underwood. Mr. Dunphy became publisher and Mr. Adams business manager. Except for the retirement of Mr. McCall there were no changes for a long period. The Barrett estate continued in control of the paper until December, 1914. Mr. Underwood crossed Newspaper Row in November, 1911, to become managing editor of the "Journal."

Meantime "The Evening Record" had been founded. The "Advertiser" in 1884 bolted the nomination of James G. Blaine for the Presidency and during that campaign the "Record" was launched as an evening edition of the "Advertiser," whose editor at that time, Edwin M. Bacon, was the foremost advocate of the new venture. The first number came out on September 3, from 248 Washington Street. The first editor was Joseph Edgar Chamberlin, now of the "Transcript." George H. Ellis served as publisher until January 4, 1886, when E. B. Hayes, of the "Advertiser," took over those duties. After two years of political independence the paper became a Republican organ in 1886.

Both papers passed into the hands of new owners on the last day of November, 1914, when the "Advertiser" had a circulation of only something over 5,000, while the "Record" rejoiced in six times that total. The evening paper made all its news items as short and crisp as possible, and its editorials pert and concise. Great was its contrast with the staid old "Advertiser." If the one was too sedate, the other just avoided flippancy. The buyer was Frederick W. Bird, of New York, son of Charles Sumner Bird, the Massachusetts leader in the Progressive movement. Mr. George D. Dutton, son of the head of the book publishing house, became business manager. On December 1, 1917, the "Advertiser" became the property of William Randolph Hearst, and Mr. Bird continued the publication of the "Record". Only a few weeks later, in February, 1918, the evening paper was sold to a group which included Louis C. Page, of L. C. Page & Company, the Boston book publishers; Randolph C. Grew, Earl C. Deland, and Carl A. Barrett, a nephew of William E. Barrett. On the retirement of Mr. Page and Mr. Grew the ensuing August, Mr. M. Douglas Flattery became the president of the company. In May, 1921, the paper also was sold to Mr. Hearst. In the preceding December an experiment was tried with the publication of the "Record" as a tabloid. The new owner continued it in that form until August, 1921, when it was merged with the "American."

Many eminent men were connected in one way or another with the old "Advertiser." Nathan Hale was not a printer. The fact is noteworthy because as a rule the editors of his time began as, and many continued to be, practical printers. Franklin and Thomas had been printers, Buckingham, Thurlow Weed and the elder Bowles, William Lloyd Garrison and Horace Greeley. Hale, however, was interested in mechanical matters and competent to supervise the production of his paper. He was a good deal of a scholar. He kept up his Latin and he read French and German with ease. All visitors to his sanctum carried away accounts of his files of foreign newspapers, not only of the leading English papers, but of several from France and Germany. Mrs. Hale, a sister of Edward Everett, the orator, and an accomplished scholar, contributed many translations from the German to the paper. Edward Everett Hale, educated for the ministry, used to say that his father read Greek "as well as I do and has a better knowledge of Hebrew than most men in my profession." To Nathan Hale usually is given the credit of the creation of what now is known as the editorial page. Perhaps it is not strictly true that "he was the first to assume the responsibility of expressing editorial opinions on events of public interest and importance," as one of his memorialists declares, but probably it is true that he was the first to introduce consecutive and systematic discussion of political topics and other subjects of current attention, thus assuming as an editorial function what had been done by correspondents who oftentimes concealed their identity. The editor insisted for the most part on writing the editorials for his own paper. It is of record that in 1833 Alexander H. Everett read to John Quincy Adams an article which he wanted to have inserted in the "Advertiser," and that Mr. Hale refused thus to use it. Nathan Hale had a way of going out himself after news. In 1834 he asked admission to a meeting of the Harvard Overseers. There lately had been some student disturbances. The newspaper man wanted to make notes of what was done. Nobody knew if these meetings were public or private. There were motions and counter-motions, votes, and reconsiderations, but the final decision was that the Harvard Overseers met in private. The "nice integrity and scrupulous conscientiousness" of Nathan Hale are vouched for by many of his contemporaries. He played a large part in the life of his time. Railroads and good water would have come to Boston in any event at some time, but he did much to expedite their coming. He was the first president of the Boston & Worcester Railroad and for nineteen years he was reëlected annually. He was prominent among the founders of the "North American Review" and of the "Christian Examiner." He counted among his intimate associates Ticknor, Prescott, the Channings, Sparks, and others of the literary elite of the day. The fame of Edward Everett



COPLEY PLAZA HOTEL

Hale doubtless was much more widespread than that of his father, but his connection with the "Advertiser" was relatively of much less importance. He learned to set type and at various times he did the work of a reporter; before the end of the family connection with the press he had occupied almost every chair up to that of the editor-in-chief. In 1839, while a college student, he reported the legislative proceedings on Beacon Hill. He wrote in his diary: "I like the plan very much. It will not be very hard work but will bring pretty good pay, about two dollars a day."

One of the first things Charles W. Eliot did on assuming the presidency of Harvard was to establish a professorship of political economy and to obtain Charles Franklin Dunbar for the incumbency of the new chair. In 1900 in a memorial address before the Massachusetts Historical Society, Dr. Eliot cited many striking facts respecting the career of the political economist who earned his place at Harvard by his work on the "Advertiser." "During the Civil War," said Dr. Eliot, "Dunbar wrote every editorial article in any way related to the war which appeared in the 'Advertiser.' The 'Advertiser' became by common consent the leading paper in Boston and no newspaper since has exercised the same influence in this community." Dunbar liked best to write on finance, the war loans, the banking acts, the suspension of specie payments, and on general economics. "In ten years," continued former President Eliot, "the amount and quality of his work was remarkable, considering that it began at 29 and ended at 39 years of age."

Delano A. Goddard, an indefatigable worker, who seemed to be always at his desk, tall and stooping, living in a world remote, acquired an excellent editorial reputation, and was known all over the Nation as one of the best friends the Indians ever had. William E. Barrett served sixteen years in the Massachusetts Legislature, much of the time as Speaker of the House, and two terms in the House of Representatives at Washington. Edward M. Stanwood left the "Advertiser" to become managing editor of the "Youth's Companion" and an authority on our Presidential elections. Henry A. Clapp made the dramatic department of the "Advertiser" famous. When the prestige of the paper began to decline many of its old subscribers continued to buy it solely to read his theatrical criticisms. He was gifted with a taste for letters and he wrought assiduously at a calling which he lifted to a new dignity by the care and thoroughness with which he did his work. Often the brilliant precocity of George Bryant Woods was alluded to a half century ago. He died in 1871 at the age of twenty-seven. But already he had achieved reputation as a critic and correspondent, a writer of leaders and a teller of short stories. For some time he filled a column headed "In General"

with quips and light-running comment, in which he was permitted full freedom for the expression of his opinions. This was an early exemplification of the idea of the modern "Column."

"The Weekly Messenger," to which Nathan Hale had devoted himself before he bought the newly-founded "Advertiser," was an experiment with a newspaper which should not be dependent on advertising. It admitted no such matter. But the "Advertiser" confessedly was a business paper. The first number had a page of five-column width completely filled with "ads." The carefully compiled Marine Journals were a feature almost from the start. By 1830 the Prices Current was an established weekly feature and by the mid-30's it had become a daily feature. Joseph A. Ballard emulated the example of Harry Blake as a shipping news reporter. Faithful and industrious, he made many friends among the merchants of the city, who not only told him news, but permitted him to open their mail at the post office in advance of themselves. James Russell Lowell, in 1841, referred to "the ship news of our indefatigable friend Ballard of the 'Daily'."

At the outset a Federalist paper the "Advertiser" in due time became a Whig organ. It supported Clay in 1832, Webster in 1836, Harrison in 1840, Taylor in 1848. As a means of reconciliation and to prevent the disruption of the Union it squarely affirmed the views of Webster in his seventh of March speech. It opposed the measures of the Abolitionists and favored "gradual and moderate measures" in dealing with slavery. It denounced the annexation of Texas. It opposed the Missouri Compromise, but once that measure had become an actual compact the paper favored the fulfillment of its terms. In 1853 at a public meeting in Faneuil Hall it fell to Edward Everett Hale to introduce his father and Senator Henry Wilson to each other, an incident illustrative of the way the agitation over the Kansas-Nebraska bill was uniting the opposition to slavery. The "Advertiser" is a valuable source of information respecting the efforts and failures of John Quincy Adams, Henry Clay and Daniel Webster to organize their campaigns for the Presidency. In 1839 the paper printed a series of articles in opposition to the Sub-Treasury plan. In 1853, during the discussion of the Massachusetts Constitution, the Letters of Phocion, written by George William Curtis, were printed in the "Advertiser" and also in the "Courier." No paper reviewed more carefully and comprehensively the Presidential messages. As late as 1876 the "Springfield Republican" was saying that the "Advertiser," "the most extreme of Republican party papers," was "very gravely questioning the rightfulness of the action of the Louisiana Board" in the Hayes-Tilden contest. Two years before the Springfield daily had said that the "New York Times," the "Boston Advertiser," and the "Chicago Tribune"

were the leading Republican papers, respectively, of the country, of New England, and of the West.

Always a blanket sheet, the "Advertiser," after the great fire in 1872, added a column to its broad pages and became the largest folio in New England. On July 5, 1881, however, the Monday after President Garfield was shot, the paper came out as a quarto, printed from "an improved Bullock press." Two "Advertiser" buildings have stood on historic ground, one on the site of the office where Franklin learned his trade, the other the "marble-front building," as it was called, on the site of the dwelling and shop of John Campbell of "News Letter" fame. A terrible calamity befel the paper on the evening of March 15, 1901, when a fire started in the press room, leaped upwards through the elevator well, and filled the composing room on the top floor with dense smoke. The stairway could not be used on account of this blinding blanket, a skylight to the roof was found to be jammed, and it was quite by chance that the trapped printers happened on a window opening to a fire escape, which led to an adjoining roof. Three compositors were burned to death. All the papers of the city offered their aid and the offer of the "Globe" was accepted. The paper removed its plant from 246 Washington Street across to No. 309, and there it remained until its acquisition by the Hearst interests.

Last, but not least, let there be noted the thrill with which one who looks over the old files stumbles on the poem by Oliver Wendell Holmes, which saved the frigate "Constitution" from destruction. "Old Ironsides" was printed in the "Advertiser" of September 16, 1830, two days after the simple paragraph had announced the intention of the government to scrap the famous vessel.

Ay, tear her tattered ensign down!
 Long has it waved on high,
 And many an eye has danced to see
 That banner in the sky;
 Beneath it rung the battle shout,
 And burst the cannon's roar;—
 The meteor of the ocean air
 Shall sweep the clouds no more!

When Parson Wilbur, the supposititious editor of the Biglow papers, in August, 1847, forwarded "a letter from Mr. Birdofredom Sawin, a private in the Massachusetts Regiment," to the editor of the "Boston Courier," he thus expressed his opinion of the Hon. Joseph Tinker Buckingham:

. . . . send It to mister Buckinum, ses he, i don't ollers agree with him, ses he,
 but by Time, ses he, I du like a feller that ain't aFeared.

Presumably this dictum represents the opinion of James Russell Lowell. It serves, in any event, to introduce us to a strong personality,

of whom mention already has been made in connection with the "Galaxy." His first independent venture was a little monthly with the pretentious title of "The Polyanthos," each number containing about seventy pages of "literary" productions. The "Galaxy" followed in 1817. Buckingham's real contribution to the history of Boston journalism was the founding of the "Courier," a daily with which he was connected for twenty-four years. Like Nathan Hale he mixed in many public matters. He served for a decade in the Legislature. He rendered the student a distinct service by the compilation of two works of value on the newspapers and editors of his day. Not infrequently he wielded the pen of a common scold. But he was quite capable of magnanimity. For instance, John Quincy Adams, in 1839, "had an afternoon visit from Mr. Buckingham. . . . He was for many years one of the bitterest political enemies and opponents that I ever had in the world. . . . He came to me in person [at Adams's desk in the House of Representatives at Washington, in 1837], offered me his friendship, and assured me I should never more see in his paper anything personally offensive to me. He has kept his word and with more than uniform kindness."

For eleven years after the founding of the "Advertiser" there was but one daily newspaper of any consequence in Boston. Then Buckingham made his bid for public support with the "Courier" on March 1, 1824. It began with a subscription list of 200 and a subscription price of \$8. The majority of the people considered the establishment of another daily "a reckless experiment." But its proprietor was both plucky and audacious. He kept going and finally attained a degree of security, which, however, he was not able to retain to the end. His sons helped him. One died at an early age, after having served for two years as Washington correspondent. The other, also Joseph, acted as assistant and sometimes as sole editor for almost a score of years. The father resigned his editorship in 1848, largely on account of his loyalty to Webster in those time of fierce political strife. The "Courier" was a Whig paper and the Whigs had nominated Taylor for the Presidency. The paper ran Buckingham's valedictory on June 24.

Samuel Kettell, whose humorous articles under such names as "Peeping Tom" and "Timothy Titterwell" had been popular, succeeded to the editorship. Meantime, in 1836, Buckingham had sold a third interest in the paper to Eben B. Foster, and in 1840 he had parted with a larger fraction and thus had relinquished control. After his retirement E. B. Foster & Company managed the business until 1859. Kettell died in 1855 and Isaac W. Frye followed him in the sanctum. When Foster & Company sold the property the paper was published in succession by John Clark & Company, Clark, Fellows & Company, and George Lunt & Company. Among the part owners were: E. W. Foster, a son of the former publisher,

and George S. Hillard, Edward H. House, and Thomas Gill. Hillard was a law partner of Charles Sumner, and he had edited the "Christian Register" and the "Jurist." He is remembered as an orator and lover of books, and as a member of that group of friends, including Longfellow and Felton, which the disrespectful called the "Mutual Admiration Society." He did the editorial work from early 1857 to April 23, 1861; his friend Palfrey stated that it "brought him little but disappointment and annoyance." George S. Lunt having for some time been associated with Hillard now conducted the paper alone for several years. He was a lawyer and public speaker with some knack for writing verses who had served as district attorney by appointment of President Taylor. His associations had been with the political group known as the "Old Whigs" to whom the members of the new Republican party referred as "gentlemen who take their bitters regularly and vote the Democratic ticket occasionally." The patronage and influence of the paper declined rapidly in war time. The "Courier" adored McClellan. It incurred the wrath of John A. Andrew when he was a candidate for Governor in 1860. At one time it parodied a speech by Andrew in his home town of Hingham by an effusion entitled "At Hingham on the Brine." In 1861 William Lloyd Garrison pronounced George Lunt "the most virulent and disloyal journalist in New England." This may have been a Garrisonian extravagance, but in 1860 the "Courier" was the organ of the Bell and Everett party and thus increased its constituency to the South, and its general policy of opposition to the Government during the war made it obnoxious to the majority and hastened its fall. It was twice reduced in size. In January, 1865, it came out as the "Evening Courier," published by the Evening Courier Association, with Joseph B. Morse as its chief owner. In January, 1866, it assumed another name, "The Daily Evening Commercial," with Mr. Morse as editor and Libby & Dennison as publishers. With the end of the year 1866 the daily came to an end, and a stock company was organized for its publication as a Sunday newspaper of the old-fashioned literary type.

For years it now was maintained chiefly by contributions from Aldrich, Nathan Appleton and Theodore Child, Trowbridge and Shillaber, Lillian Whiting, Lucretia P. Hale, and Louise Chandler Moulton. The editors through this period were John W. Ryan and Warren L. Brigham. After them followed George Parsons Lathrop, son-in-law of Hawthorne, who was in office from 1877 to 1879; Arlo Bates, the poet, who was editor from 1880 to 1893, and Joseph R. Travers, who had been with the paper when it was a daily, then became publisher and principal owner.

Buckingham had founded the "Courier" on his faith in the tariff and the policy of internal improvements. For the development of the natural resources of the United States there were needed not only courage and

initiative, but protection against foreign competition. Especially should textile industries thus be shielded. At the outset his was a lonely voice. In time his tariff principles won. Webster helped him. Buckingham's loyalty to all the public acts of the Massachusetts Senator and his support of all Webster's candidacies caused the "Courier" to be regarded generally as Webster's organ. The paper was firm in its approval of the seventh of March speech, expressing a willingness to endure slavery for the sake of National unity. But the "Courier" never was only a Websterian mouthpiece. Buckingham could not be a tractable party man. The "Courier's" tendency towards independence was largely responsible for the election of Edward Everett to Congress. It warmly advocated a new charter for the United States bank, while censuring the conduct of Nicholas Biddle, yet the Biddle group of politicians were identified with the Whig party and the bank with its policies, and Webster was one of Biddle's friends. Garrison, in the early years of the paper, expressed his admiration for its "liberal conduct," but as we have seen he later changed his opinion.

Of several interesting features introduced in the paper by Buckingham the most important was the Department of Geoponics, devoted to the interests of the farmer and published once a week. But the founder of the "Courier" was not what would be called a good business man. He failed to collect his bills. In his reminiscences he estimates that for eighteen years there never was a time when the total sum due him was less than \$10,000. Meantime he himself was compelled to borrow money, frequently at high interest rates. These facts account for the financial difficulties which necessitated the sale of the paper in part. At one time he placed his entire property in the hands of trustees and continued on a small salary as editor. With all his faults Buckingham was a capable journalist and fearless in the expression of his personality. Lowell's verdict is just. He was "a feller that ain't aFeared." It may be that the "Courier" is best remembered today for its publication of the Biglow Papers. In June, 1846, Lowell said in a letter to a friend: "You will find a squib of mine in this week's 'Courier.' I wish it to continue anonymous, for I wish Slavery to think it has as many enemies as possible. If I may judge from the number of persons who have asked me if I wrote it, I have struck the old bulk of the public between wind and water." That "squib" was the first of the Biglow Papers, published on June 17, 1846. One wonders why Lowell waited more than a year before Parson Wilbur forwarded a second article of the same kind. There then followed three more. Lowell, meantime, had begun his connection with the "Standard," and the other four of the nine papers were given to the public through that journal. The dates of publication were: In the "Courier", June 17,

1846, August 18, November 2, December 28, 1847, May 3, 1848; in the "Standard," May 4, June 1, July 6, September 28, 1848.

"Before the war" there were among the "Courier's" distinguished contributors Robert C. Winthrop, Rufus Choate, Caleb Cushing, William H. Prescott, George Ticknor, T. W. Parsons, and Benjamin R. Curtis, besides Webster and Everett. Lydia Maria Child printed her once famous "Letters from New York" in the "Courier." In 1853 Hillard printed therein his "Letters from Silas Standfast to his friend Jotham," dealing with the Constitution of Massachusetts.

Of all the newspapers which have been published in Boston none ever has fought more fiercely the political battles of its time than the old "Boston Atlas." "The lying 'Atlas'" it was dubbed by a rival sheet. It opposed and it abused every Democratic candidate for office. Alexander Everett, brother of the Governor, goes over from the Whig party to the Democracy; he is "an unscrupulous renegade." Both he and George Bancroft are running for Congress; they are the "political Siamese-twin Benedict Arnolds." Every episode in the campaign of 1840 was distorted for the advantage of the Whigs. "True democracy" meant coon skins, log cabins, hard cider, and not much else. Morton and Henshaw were "trying bribery" in 1843. In 1852 Robert C. Winthrop said: "The 'Atlas' is a thorough-going Whig paper, energetic and impulsive, not always cautious but always courageous. Many things in it have at times displeased many of its friends, but on the whole no paper has been more devoted to the Whig cause."

The "Atlas" was designed from the beginning to stand for "the good principles and sound and sober Republicanism of the old Massachusetts School." It announced its intention "to be above all a political paper." It "could not boast much friendship for the present Chief Magistrate of the Nation." Examination of its pages fails to find any friendship at all for Andrew Jackson. In its third issue there was placed at the top of the editorial column: "For President—Henry Clay of Kentucky; for Vice-President—John Sergeant of Pennsylvania." "To Mr. Clay are the eyes of the wise, the good, and the patriotic now turned as their political Saviour." In the summer of 1834 Caleb Cushing, with the help of Rufus Choate, pulled enough strings to induce the "Atlas" to become a fervent advocate of the Presidential aspirations of Webster. Some years after the paper found itself in a painful dilemma respecting Cushing. From the outset it had stood for the "American system" as to the tariff. But when President Tyler vetoed the tariff bills and Cushing strove to justify the vetoes the "Atlas" finally said: "He [Cushing] began by vascillation [*sic.*] and has ended in apostasy." For years the paper was almost venomous in its tirades against John Quincy Adams. It really set the tone

of the canvass of 1836 with Webster in the running. It probably scored its high record for truculence and partisan bias in 1840. Midway between campaigns the paper abandoned Webster for Harrison. The office tradition was that the editor carried the proof sheet of the first editorial in which this swap was considered to Webster at his home in Summer Street, and that "after a first violent reaction" he agreed to take no notice of it. Would that a reporter might have been present at that interview! At least one historian, William Schouler, who was later to be an owner of the paper, considered Harrison's nomination to have been due to the efforts of Richard Houghton, owner of the "Atlas" at the time, and to Richard Hildreth, its editorial writer. Webster was the idol of the Whigs of New England, but somebody else must have the nomination if the Whigs were to put a man into the White House. Such were the counsels of expediency.

But the "Atlas" was something more than the organ of the Whigs of New England. It was an energetic, virile newspaper, fulfilling fairly well most of the functions of a daily, and performing some of the duties of the press better than any of its contemporaries. For instance, it led the country in the collection and distribution of election returns. The "Atlas" system was begun in 1832 and continued through a number of campaigns. "Special expresses" were used to bring returns directly to the office of the paper from every town in Massachusetts and sometimes from important centers outside the State. Horses were employed until 1840, when railway locomotives were substituted whenever possible. In 1840 it appeared that the result in Pennsylvania would be of vital importance to the Whigs. The voting for President was not all done on a single day at that time. Pennsylvania voted that year on October 30, New England a few days later. The "Atlas" arranged for an express from Philadelphia. It arrived in Boston on Sunday, November 1. In a total vote of 287,693 Pennsylvania had gone for Harrison by less than 500. That was news. The "Atlas" got out an extra—on Sunday! That week the paper had an express every day from New York, bringing news from that State and from the West and Southwest.

The first number of the "Boston Daily Atlas" bore the date July 2, 1832. The publisher was John Eastburn, for years the city printer of Boston. The first editor was Richard Houghton. The original price was \$5 a year, advanced to \$8 in 1850. The paper was rather small in size, four pages and five columns to the page. The very first editorial was a computation of the electoral vote which might be expected the following November, showing how Jackson would lack two votes of the necessary 145, even with Pennsylvania and South Carolina, and how without them, but with New York, he still would lack a single vote. Major Richard

Houghton continued for nine years as editor. He was imported from New York, where he had been connected with the "Journal of Commerce," and he began in Boston with a salary of \$800. No man of his time was better qualified to do the work of a political editor. At the outset he had the assistance of an "Association of Gentlemen" to whom was entrusted the general oversight of the paper. Among these men, known to the irreverent as "the 'Atlas' clique," were R. C. Winthrop and James T. Austin. Houghton died in his room in the Tremont House of apoplexy in 1841. He had bought the paper from Eastburn in 1834, and had made it famous throughout the country for zeal in the collection of political news and for boldness in the expression of political opinions.

The "Atlas" now passed into the possession of an intimate friend of Houghton's, William Hayden, and of the former assistant editor, Dr. Thomas M. Brewer. In 1847 Hayden sold his share to William Schouler, the editor of the "Lowell Courier," and Brewer and Schouler stayed together for several years. Many of the most widely read editorials were written by Richard Hildreth, for example, the series in 1837 in opposition to the effort in the Southwest to separate Texas from Mexico. A few years later Hildreth began the writing of his history of the United States. In the 50's Charles T. Congdon served the paper ably in an editorial capacity. Several times the size of the sheet was enlarged, and by 1847 it had reached the eight-column form, having doubled in size in fifteen years. In 1832 it began the publication of a daily "Strangers' List" for the benefit of the merchants of the city. The paper organized a corps of correspondents "at home and abroad" in 1835. Among these contributors was Ben: Perley Poore, then almost at the outset of his long career, whose "Peregrinations" from European cities began in 1846.

For years there were produced at the "Atlas" plant, besides the daily, a semi-weekly and a weekly paper. In 1858 the daily was united with the "Bee," and the two were continued as the "Atlas and the Daily Bee," only later to be incorporated with the "Traveller."

With a beehive between the "The" and the "Bee" of its title, and with the motto, "Industry Must Prosper," above the hive, and with the word "Daily" above the motto, "The Daily Bee" entered the newspaper field in Boston on April 25, 1842. An "Association of Practical Printers," numbering in all eight equal shareholders, considering their practical training to be of value for the publication of a newspaper even though their capital might be small, issued the new daily from a building in Tremont Row, under the firm name of Howland, Bradbury, Harmon & Company. The first editor was C. J. Howland. The paper was in size medium, six columns to a page, very neatly printed, newsy. It remained neutral in politics until Ben: Perley Poore came to the editorial chair,

when it assumed a moderate Whig position. It started with two editions a day and went to three in 1850. On the last day of the year 1848, which was a Sunday, the editor started "Perley's Sunday Pic Nic," as a Sunday edition of the regular weekly, which was also published by the owners of the daily. A daring innovation. As yet there were but few Sunday papers. These had not prospered. The "Bee" was fairly popular and reasonably enterprising, and it achieved a greater measure of success than might have been expected from the smallness of the resources with which its bold projectors began their venture.

"The Traveler" celebrated its centenary in 1925, but it did not become a daily until 1845. It was established as a semi-weekly, whose special function is intimated by the name it still bears. The first number, dated Tuesday morning, July 5, 1825, contained a "Prospectus," signed by the publishers, Willard Badger and Royal L. Porter, announcing its design to supply travelers with information about routes, facilities for travel, inns and stagehouses. Said the publishers:

Notwithstanding the press at the present day abounds in numerous public journals, the main object of the proposed paper, though one of entire novelty, is deemed of sufficient importance fully to warrant its establishment.

A large and valuable portion of the community, including the proprietors of both stages and steamboats, and the keepers of stage houses and public inns, in view of the vast interest in traveling and the means of conveyance, have felt strongly the want of a publication which regularly should furnish them and the public all necessary information of the means of travelling.

Such a publication has often been contemplated, and as often abandoned, from consideration of the labor and expense necessary to render it sufficiently correct to be useful. The plan now proposed—to connect a STAGE REGISTER with a semi-weekly journal—is believed to be the best, and the only one, by which the object so much desired can be effectually accomplished.

For this purpose the AMERICAN TRAVELLER like other newspapers of the day shall contain all foreign and domestic news, the proceedings of our national and State legislatures, remarks upon the current literature of the time, reflections upon prominent events, marine intelligence, prices current, and as much of every sort of information, useful to the traveller, the man of business, and the scholar, as industry and opportunity may enable the editor to furnish. . . .

Thus the idea would seem to have been to produce together a register for travelers and a newspaper. The ideals of the publishers as to the general news function were also explained at some length. For instance:

As to politics, the TRAVELLER will pursue a straightforward independent path. Though we decline entering into the arena of party feuds and contentions, or adhering to the destinies of any man, we shall readily give place to the discussion of such subjects as may be calculated to illustrate the doctrines of civil liberty and our republican institutions.

The Stage Register was to be a supplement issued every two months and always in connection with the "Traveller." The price of the news-

paper was \$4 a year, or \$5 with the Register. The place of publication was 72 Market Street, at the corner of Court Street, or the present Cornhill. The printer was J. C. Parmenter. The paper contained four pages of six columns each. Let us look over the first issue. On the first page besides the "Prospectus," in column one was an article on fruit trees, a column on the divining rod, another on the progress of machinery, an article on the summer season, and in the place of honor in column six an account of Grand Island in the Niagara River. Page two contained the publishers' additional announcements, an account of the celebration of July 4 and some editorial paragraphs. On page three were advertisements, a half-column stage register with six items respecting mail coaches and stages, and about two-thirds of a column of marine intelligence. One of the "ads" was for a Rhode Island lottery. The hotel cards included Union Hall and Congress Hall at Saratoga Springs, the Winston Hotel and Stage House, and the Union Village Hotel five miles from the Hudson River. The last page contained a column of poetry and five columns of miscellaneous literary matter.

The fourth issue of the new paper carried a Stage Register of a column and a third in length, in the tenth issue the Register filled two full columns. The quantity of such matter varied with the seasons. New routes were announced from time to time. A good deal of news came in the form of travel letters from travelers in the United States and abroad. In 1827 there were items about the Erie Canal packet boats. The names of many of the old hotels are familiar today, as the Tontine Coffee House at New Haven as well as those at such places as Niagara and Saratoga. Occasional editorial paragraphs called attention to the publication of the Stage Register "with an increased amount of information and a General Directory for Travellers."

As an outgrowth of the "American Traveller" the "Boston Traveller" was founded, the first two-cent evening paper in the city, published by Upton, Ladd & Company, and edited by Ferdinand Andrews and the Rev. George Punchard. In the initial issue of April 1, 1845, the editors said:

It is our intention to secure such correspondents—domestic and foreign—as shall furnish the earliest and most authentic information of a mercantile and general character; we hope to make our marine list and our record of city affairs satisfactory, and we intend to provide such information for the travelling portion of the community as will realize the leading design of the American Traveller; we shall strive to make our paper such a one as intelligent, sober-minded men shall read with satisfaction. In a word we shall hope to make the Traveller a good newspaper.

In October, 1845, Henry Flanders became a partner in the firm and the style was changed to Upton, Flanders & Company. Flanders was a hurry-scurry business man, described by a contemporary as "short, red-

faced, very peppery and loud-voiced, reminding one of 'Dodson and Fogg' in *Pickwick*. He was always in strife with his employes during edition hours and the rest of the time he spent 'on change.'" The Rev. George Punchard was a Dartmouth graduate, born in Salem, and pastor of a New Hampshire Congregational Church from 1830 to 1844. He was with the "Traveller" from 1845 to 1857, and again from 1867 to 1871. There were a good many changes in the name of the publishing firm during the early years of the daily. In December of that first year Albert Bowker came into the company and the style became Bowker, Flanders & Company. He retired the following year and the name was made Henry Flanders & Company. In 1851 Roland Worthington became a member of the firm, and in 1856 Curtis Guild, whose name later became associated with the "Commercial Bulletin." The company title ran through such shifts as these: Worthington, Flanders & Company, Worthington, Flanders & Guild, and Roland Worthington & Company. Colonel Worthington had been connected with the paper for many years. He possessed both originality and energy and he introduced many innovations that produced both gossip and prestige. "The Boston Daily Republican" in December of that year ran a complimentary notice of the enterprise of its contemporary in obtaining and printing a full report, covering two pages, of a lecture by Agassiz. But the "Traveller" earned the applause of the entire community by one manifestation of the spirit of the newspaper of today. In the campaign year of 1848 which carried Taylor into the White House, the opinions of Daniel Webster were sought with intense interest by all Boston. For weeks he kept silence. Then in August he gave notice that he would speak to his fellow-townsmen in Marshfield on the political situation. Worthington perceived his opportunity. With a stenographer, Dr. J. W. Stone, he attended that meeting. The two returned "by express" to Boston and they had the entire speech ready for the public the following morning. Newsboys sold the extra all day on the streets. From Boston the speech was forwarded to the "New York Herald" and thence to the country at large. Marshfield is only a few miles from Boston, yet that was a great feat eighty years ago.

In August of that same year occurred the burning of the American emigrant ship "Ocean Monarch" off North Wales with the loss of 200 lives. Luck befriended the "Traveller" in obtaining another important "scoop." It happened that George O. Houghton, just out of college, had "signed on" with the paper—at a salary of \$5 a week—and it happened also that while still almost a tyro he had to serve for a little while as a substitute for the editor-in-chief, and it further happened that he fell in somehow with a passenger on the ship recently burned at sea, and

obtained from him a long account of the cowardice of the captain and of the courage of the colored stewardess who risked her life to enter the hold and prevent an explosion that would have destroyed the vessel. Houghton wrote an article that created a sensation—and sold a lot of papers.

The public assumed that a "clergyman connected with the paper" had written the article. The other papers asked what a minister could be expected to know about a ship. But when the British newspapers arrived they confirmed the "Traveller's" story and were as severe on the captain of the unfortunate vessel as Houghton had been.

Distribution—"The pennies," as they were called, had begun to employ boys to hawk newspapers about the streets, but the more dignified publications had frowned on the practice as not quite the correct thing. It was Colonel Worthington who started the general movement which made the newsboy respectable. One noontime he boldly sent a boy on the streets with an armfull of "Travellers." Flanders at the moment was out at luncheon. In this instance, as it happened—so General Taylor of the "Globe" used to tell the story—Flanders presently returned, carrying almost the entire bundle of papers. He said to his partner: "I found a boy out on the street trying to sell these, and I knew you wouldn't like it, so I bought them all." An event which helped to establish the boys as a convenience for the public was the flight from Paris to Louis Philippe. When the news reached Boston an early afternoon extra was put out by the "Traveller." To meet the demand for copies the press ran until evening and the sales were made chiefly by active boys. To the "Traveller" also belongs priority in the use of the office window bulletins which now are so commonplace. Such displays were not considered permissible until this paper demonstrated their value and managed to survive the shock of surprise and the volleys of criticism with which its rivals greeted the innovation.

During that period the "Traveller" gave special attention to travel news, printing much detailed information about railroads, express companies, shipping news, and more time-tables than any of the other papers of the city. Said the "Transcript": "The 'Traveler' is conducted with decorum, industry, and ability, and it is gratifying to see that those good traits are duly appreciated." In matters political the paper refused to take sides and it gave relatively slight attention to Congressional and legislative news.

"Decorous" the "Traveller" may have been, but it surely was alert and energetic. Frank B. Sanborn said that "the Calvinistic minister without a parish" made the paper a "sort of organ of the 'orthodox' religionists." The publishers objected to theatrical advertising. Sanborn described

Worthington as "a kind of Swiss in politics." He did abandon the neutrality avowed by the paper from time to time. He helped the Know Nothings to elect Gardner as Governor in 1854. During the Kansas troubles he stood strongly with the Anti-Slavery party. He tried to put Amos Lawrence, the friend of "bleeding Kansas," into the executive chamber on Beacon Hill. During that period he employed as correspondents in Kansas two English radicals, Richard Hinton and James Redpath.

In later years a "Traveller" feature which added about 5,000 for a single day each week to its normal circulation, was the Saturday Review of the Week, prepared by the veteran editor, Charles Creighton Hazewell, who died in 1883. The Review usually occupied six columns. Legend has it, and quite probably the tradition is true, that the editor prepared the copy for this weekly department without any consultation of files or other authorities. He was an omnivorous reader and gifted with a remarkable memory. When E. H. Clement was a boy in Chelsea he used to visit Mr. Hazewell at his home two miles away in North Revere, and in after years he found no occasion to revise the opinions he then formed of the omniscience of the old editor. These visits confirmed the lad in his ambition himself to become a newspaper man.

In 1857 the "Traveller" made a great strike to become a metropolitan paper of preëminent worth and influence. On April 13 this statement was printed:

The grand idea of the new paper is that of universality, a full presentation and a liberal discussion of all questions of public concernment, from an entirely independent position; and a faithful and impartial exhibition of all movements of interest at home and abroad.

The new "Traveller" was to unite with itself the "Atlas and the Bee" and the moribund "Telegraph and Chronicle." Its editor was to be Samuel Bowles, later famous for his identification with the "Springfield Republican." Worthington was to be in charge of the business office. The venture was abandoned after only a few months. Bowles withdrew on September 10. Yet the short episode is historically extremely interesting. The scheme as originally projected seemed most alluring. Boston was to be provided with such a paper as the city never had seen, such a paper as no city could surpass. Bowles was approached early in the year. He did not hesitate long. It was arranged that he should have a tenth of the company's stock as a bonus, and a salary of \$3,000. In addition he bought stock to the value of \$10,000. The "Traveller" was transformed into a quarto, an unfamiliar form in Boston. A few days before the formal launching Bowles said in a letter: "My editorial staff is about made up, and is rich and abundant, though not in all respects to my taste.

. . . . It will number in all some fifteen, and will be such as no Boston journal ever yet dreamed of " But the launching was not attended by any tidal-wave splash. The paper did cover more ground than its rivals, but it fell short of "universality." The editorial page was good, but not as striking and individual as had been that of the paper whence Bowles had come. The first issue was submitted to the public on April 13. On May 14 Bowles said: ". . . . Our daily circulation is 21,000, about neck and neck with the 'Journal,' and no more; weekly, 16,000; semi-weekly, 4,000 to 5,000." Yet within a few weeks it could not be doubted that the paper as reconstructed must fail. It was good, but it did not justify the blare of bugles which had heralded its advent. Its acquisition of several weak journals brought it no increment of strength. The advertising went to the "Advertiser" and the "Post." The several papers in the merger were "morally incongruous," as Bowles put the case. There was incongruity in the management also. The owners differed radically over the principles that should control their policies. The authority of Bowles over the editorial departments was only nominal. The company had but a moderate amount of capital to do with. The business departments and Bowles were bound to divide over the extent to which financial needs should control policies. Only the most skilled management could have obtained success and that management needed to be backed by the unanimous approval of the member of the company. So it came about that in hardly more than four months Bowles resigned, leaving his investment until it could be withdrawn without hampering the business office. A fresh organization was speedily formed. There was no receivership. Bowles printed this farewell:

The explanation of this change lies in the different principles of newspaper economy held by the respective parties. Mr. Bowles, finding from this cause and his own health, that the expectations under which he was induced to take the editorship of the "Traveller" were not likely to be realized, has insisted on withdrawing, in justice to himself, and in order that his associates might without embarrassment conduct the paper after a policy in which they have great confidence, but which he cannot approve.

Next day there appeared a notice from the continuing members of the company attributing the fiasco to the dislike of the public for the eight-page form and affirming their satisfaction with the "principles of newspaper economy" which had guided them thus far. The "Traveller" immediately resumed its old style and became its old self. Bowles had opposed Governor Gardner, but before the end of September the paper had become active in advocacy of his reelection. Bowles always was sensitive over this disappointment. He went back to Springfield with results which the world well knows.

By 1871 the old-new "Traveller" was printing five editions a day and advertising itself as the largest evening paper in New England. It had

its ups and downs in circulation and prosperity. In 1891 it sold something more than 10,000 copies, in 1895 almost 27,000, in 1899 more than 40,000, the sworn statement for 1899 showed a sale of 87,230. As the evening edition of the "Herald" it now has the largest circulation in its history. There were several changes of ownership also before the sale to the "Herald." For a brief time in the 90's a "Committee of One Hundred" published it. There followed Mr. George Litchfield, then John H. Fahey in 1900. In 1912 the interests in control of the "Cleveland Plain Dealer" acquired the Boston paper. On July 1, 1912, it was purchased by and consolidated with the "Herald." The "Traveller" has occupied several buildings. The office for years was in the Traveller Building at 31 State Street, once the Newspaper Row of the city, and later the Wall Street of Boston. The "Traveller" was the last paper to leave that street. It tarried for some time at 307 Washington Street, and for a long period at 76 Summer Street, and now abides in the Herald Building at 171 Tremont Street, and at the corner of Mason and Avery streets.

Just at the end of the century the paper modified the spelling of its name. It reduced the double "L" to a single "L." It had been the "Traveller"; it became and now remains the "Traveler."

Mr. E. P. Mitchell in his agreeable volume of "Memoirs" refers at some length to that now seldom mentioned but once extremely popular issue of a Boston daily which made a real bid for applause on December 25, 1871—the Christmas number of the "Boston Journal." Why not devote the holiday issue to literature alone, literature in the main appropriate to the season of good cheer, original not borrowed, and contributed free of charge by the authors? Why not for once leave out all the news? Edward King proposed the scheme. The plan "took." John Boyle O'Reilly backed it. Hilary Skinner, who is well remembered in London as an English correspondent of ability, heartily went into it. The result astonished the town. A poem about "the terrible ophidians in the Australian bush . . . very tragic" was O'Reilly's contribution. King, who was then a star correspondent and editorial writer, told a thrilling tale of the siege of Paris in 1870-71. A "Transcript" writer produced "a most humorous theatrical narrative." Skinner furnished a novelette dealing with the British aristocracy. Mitchell refers to his own contribution as "a jejune tale called 'Tarbucket' which the author has not the courage now to investigate." That innocent effort to oblige cost the owners "not one cent except for paper and ink." And it was like the "Journal" to do such things. The paper had been doing surprising things at intervals for years. Besides, that Christmas number was good advertising.

In the days of "Ho! for California," when the lure of El Dorado drew men across the plains, over the Isthmus, and round the Horn, the

Atlantic Coast furnished the Pacific Coast with newspapers. The "New York Herald" sent 10,000 copies of its California edition by every steamer. The "New Orleans Delta" sent 8,000. The "Boston Herald" and the "New York Tribune" had California editions. But the "California Journal," which was the Pacific edition of the "Boston Journal," claimed to have, and probably did have, the largest circulation of them all. These special editions were consigned to depots on the far coast. Thence express employees and other persons sent them inland in big baskets to the mining camps. A miner tossed a dollar into the basket and took out a paper. If he happened to be "broke" he took one anyhow and paid when he struck "luck." Nothing was more precious from "back home" excepting "pay dirt" itself. Frequently one man paid five dollars for a copy when papers were scarce and read the contents to "the boys" from atop a box or a tree stump. That was a picturesque exploit in journalism—and it paid.

In the mid-summer of 1863 one day the "Journal" received a telegram from its correspondent in the field, Charles Carleton Coffin, to the effect that he was on the way home with the biggest story thus far of the war. He had been on the field at Gettysburg. He had seen the great charge on the third day. Over muddy roads and through heavy rain he had ridden the twenty-eight miles to Winchester in two and a half hours. He had spread his blanket over the boiler of a locomotive he found there and gone to sleep on the bare floor of the car. Thence he had sent a message to Washington, another to Boston, and had started North. The only sure way to get his story to his paper was to carry it there in person. His telegrams appeared as bulletins in Boston on July 3 and 4. The paper announced his coming. He arrived on the third day. He found Newspaper Row jammed with an anxious throng. On the way he had been writing. He was smuggled into the Journal Building and locked in a room, and there he stayed until his report was done, seeing nobody but the boys who took away his copy sheet by sheet. Then he slumped down on a pile of papers to rest. He had scored one of the biggest reporting exploits of the four years of the Civil War. The full account did not appear until July 7, but that was rapid work in those days, and under the existing conditions. The article filled four columns with nonpareil type, set "solid" without sub-heads or cross lines. It was illustrated by a crude map and diagram, drawn by Coffin himself, who had a good knowledge of engineering and topography. That evening thousands flocked to his home in the South End, to hear from his lips what they had been reading in his paper. Charles Carleton Coffin, who signed always as "Carleton," just as Ben: Perley Poore adopted "Perley" for his signature, was probably the best known American correspondent of

the war period. He was at Island No. 10. He went through the Wilderness with Grant, who, after the Gettysburg achievement, had supplied him with a pass good in all military departments and for transportation on military trains and steamboats. "Carleton" saw the raising of the Flag over Sumter in 1865, and sent his paper a despatch which began with words that must have stirred the hearts of their readers:

The old flag waves over Sumter and Moultrie, and the city of Charleston. I can see its crimson stripes and fadeless stars waving in the warm sunlight of this glorious day. Thanks be to God who giveth us the victory.

On Tuesday evening, February 5, 1833, this paper began in four-column size as the "Boston Mercantile Journal." Not until March 4 was the second number published. The first was merely a prospectus to promote the canvass for subscribers. John Ford & Company, the publishers, gave way within a week to a new style, and probably to the new firm of Ford and Damrell. B. B. Thatcher, who yielded the next year to John Sleeper, was the first editor. The price was advanced from \$4 to \$8 a year in the second year of publication, and in 1844 was reduced to \$6. Sleeper was a retired shipmaster who had been conducting the "News Letter" of Exeter, New Hampshire. His stories of the sea, printed under the name of "Hawser Martingale," increased public interest in the paper in that time when maritime commerce had not been overshadowed by other interests. In 1845 the name was altered to "Boston Daily Journal." At the outset the paper announced itself to be a fair-minded and non-partisan publication, but in 1840 it went over to the Whigs. For years after the close of the war the "Journal" claimed a larger patronage than the combined circulations of all other Republican dailies published in Boston. Almost at the start it professed "uplift" aspirations. "We believe," said the "Journal," "that the wants and the voice of the people call for a daily paper of a high moral, or perhaps we ought to say, a religious character, and avowedly such." The paper opposed the lottery and the theatre. The first eight years the going was not easy. Money was not plentiful. Damrell left the business in 1837. In 1841 the paper passed into the possession of Sleeper, Colonel Charles O. Rogers, and James A. Dix, and the pluck and energy of the newcomers scored a deserved success. Colonel Rogers had learned the printer's trade from his father, the publisher of the "National Aegis." His military title was due to his command of the Boston Light Infantry. He was enthusiastic and popular. Dix had charge of the very important marine department. Among the staff were David Leavitt, an able general reporter, and Stephen N. Stockwell, who gained a reputation by his phonographic records of speeches and court proceedings. Both Choate and Webster praised him.

In 1833 the "Journal" carried both daily and weekly editions. A tri-weekly was begun in 1834, a semi-weekly in 1836. On New Year's Day, 1851, the morning edition was begun. There were five enlargements between 1833 and 1850, when it reached the eight-column width. Many years after it became a nine-column folio. The first publication office was at 20 Congress Street. In a few weeks there was a shift to "the new brick building in Wilson's Lane, near the United States branch bank." When Mr. Dix died, Stephen N. Stockwell, who had acquired a share in the ownership, became editor-in-chief. Colonel Rogers for years was the principal proprietor. On his death in 1869 the public learned how very valuable a property the paper had been. The work of "Carleton" in the field and of "Perley" as Washington correspondent, gave the "Journal" great prestige, and this influential position was retained for a long time after Appomattox.

Before his death Colonel Rogers had organized the Journal Newspaper Company; he sold ten shares each to Stockwell and William Wardell Clapp, and retained a four-fifths interest. Colonel Clapp succeeded to the management and carried the paper forward with success until his retirement in 1891. Stockwell died in 1881. Clapp was a leading citizen, who had entered the office of his father, the publisher of the "Saturday Evening Gazette," in 1844, and had served as its publisher from 1847 to 1865, when he came to the "Journal." He was a councilman and an alderman, a State Senator, and a member of the official families of two Governors. Always interested in the theatre, he wrote a well-known work on the history of the Boston stage. Mr. E. H. Clement once said in a formal article that "Colonel Clapp was the 'Journal' when that paper *was* the 'Journal,'" the old reliable, true-blue Republican sheet." The Rogers estate kept a controlling interest in the paper until 1896, when a group of prominent men, including Eben S. Draper, George A. Griffith, W. D. Sohler, and Stephen O'Meara, acquired the property. For a short period before this sale was made, Francis M. Stanwood, son-in-law to Rogers, had been in charge. Mr. O'Meara had begun on the paper as a reporter in 1874. He now took active charge of its publication, and in 1899 himself obtained control, which he retained until Mr. Frank Munsey, the New York publisher, bought the "Journal" in 1902. Mr. Munsey gave the paper an unfamiliar form. He discontinued the Sunday edition, which had been started in 1894. The last issue of the "Evening Journal" came off the press on April 17, 1903, to be succeeded almost at once by an "Evening News" under Journal management, which continued only a year. For a brief time also a new "Sunday Journal" was published in 1904. Another experiment of that same year was a "Saturday News" edition of fifty pages, offered as a substitute for the Sunday edition. The price per copy fluctuated also. In 1912 the leaders of the Massachu-

setts Progressive wanted a Boston organ and Mr. Munsey provided them with one. The story is that for the paper on which in ten years he had expended a million he received \$625,000. A group of buyers, headed by Mr. Matthew Hale, bought the once powerful paper and utilized it in that campaign year in the interest of the Roosevelt candidacy. Early in 1914 Mr. Hale severed his connection with the paper and control passed to Walton A. Green, Frederick W. Enright, and Dr. Hugh Cabot, the last named stating that he had consented to act as a trustee for the time being. After a short interval Mr. Green relinquished the management to Charles Eliot Ware, Jr. There were news items in the papers during the World War about the alleged efforts of German interests to capture the "Journal." That difficult period in the existence of what once had been the political Bible of the New England Republicans came to full stop when the "Boston Herald" announced on Saturday morning, October 6, 1917, that it has purchased the "Journal," and that on the following Monday the "Herald" would be issued as a combined "Herald" and "Journal."

The "Journal" had removed in 1860 to its conspicuous location in Newspaper Row at the corner of Washington and Water Streets. It occupied what was known as the Joy Building, on almost the same site as the present towering office building. Colonel Rogers bought the old building with the intention of replacing it with a modern structure; he did not live to accomplish his purpose, but his own name was applied to the old plant. The paper made no change in location in more than fifty years, except the removal to Oliver Street, while the modern building was under construction.

What made the fortune of the "Journal" in its days of glory was its enterprise in getting the news, its fidelity as a party organ, and the reputation of several of its writers. "Perley" was a character. His letters from Washington were read eagerly for thirty years by many thousands of persons. Bearded and portly, always cheerful, yet becomingly dignified, it must have been a "sight" to see him pay an election bet by trundling the winner up Washington Street in a wheelbarrow. He ran away in boyhood because of his preference for typesetting instead of the military career his father had planned for him. He spent much time abroad, he edited the "Sentinel" as well as the "Bee" in Boston, but he is now remembered for his long service at the National capital.

The "Pennies"—Journalism for the millions began with the advent of the "Pennies," dailies published in the main by practical printers who knew all about setting type and comparatively little about editorial work. They confined themselves therefore to local gossip, the reprinting of items from other papers, and advertising. The sudden appearance of

numbers of these cheap dailies looked like a remarkable phenomenon; really they arose as a token of and a response to the growth of class consciousness among working men. The standard dailies were high priced, and their clientele considered a paper of low cost to be necessarily of low character. The "Pennies" had no easy time justifying their existence. Many of them were unworthy of serious consideration by either the working man or the aristocrat. Others survived and became influential because they deserved to survive. In England in the 30's newspapers sold at fourteen cents a copy, due to their subjection to various forms of taxation. In 1832 the Society for the Diffusion of Useful Knowledge, of which Lord Brougham, Chancellor of the Exchequer, was president, founded the weekly "Penny Magazine," which achieved a remarkable circulation in a twelvemonth, and sold largely in America. It was not at all a newspaper, but it was a portent or a presage, depending on the observer's viewpoint. That same year a feeble and short-lived publication named the "Cent" was put out in Philadelphia, and another exponent of the same idea known as the "Bostonian" endured but a little while in the city for which it was named. The first paper of any importance published at a low price, first at two cents and then at one cent, was the New York "Morning Post." It was started on a capital of \$200, and it lasted only a few weeks, but its failure promoted the success of its underlying idea. The cheap press really began in America when Benjamin H. Day put forth the first number of "The Sun" in New York in 1833. Soon thereafter "Pennies" were springing up all over the country. They rapidly acquired circulation and they liked to proclaim their popularity. Presently advertisers noticed that these papers offered excellent facilities for reaching the great body of the people. The most unpleasant feature of the "Pennies" to modern eyes is the enormous amount of patent medicine advertising which they carried. Not a quack remedy was offered that could not find a place in their columns, provided the advertiser had the price. From the start the "Pennies" tended toward specialization in the news of the police courts. Not until about 1850 did they manifest any disposition to support a political party. In Boston the "Chronotype" stayed independent, but the "Bee" and the "Herald" became Whig papers, the "Mail" tended in the same direction, and only the "Times" was staunchly Democratic. The cheap press never went to such extremes of vulgarity in Boston as did certain papers of the same class in other cities. Many of the "Pennies" kept closely in touch with the laboring classes and strove diligently for their welfare.

Let us notice briefly the least important of these little dailies, and then turn to consider those of more significance. First in order is the "World in a Nut-shell, or Spirit of the Daily Press," a diminutive two-column sheet, first put on the market on August 19, 1833. The ponderous

title filled almost half of the first page. The interesting thing about this venture is that it stood for the cash system of payment and not for the subscription system. The announcement stated that the price was "payable on the delivery of each number." The publisher was Benjamin F. Bond, a printer at the corner of Milk and Congress streets. The paper suspended after 45 issues. It was small, but it lacked not in dignity and it was not "cheap" in tone. Just a week after the first number of the "Nut-shell" came the "Daily Penny Post," on August 26, to be "published every day at one cent each," with its motto, "Multum in parvo," and its place of publication at 28 Franklin Street, "the first door from Washington." How long it lasted is unknown. Both these "Pennies" antedated Ben Day's "Sun," but the salient fact is that the "Sun" survived. There was the "Boston News Letter," begun on June 2, 1835, of which hardly anything is known save the fact of its existence. Also the "Daily Evening News" was on the streets in October, 1837, followed in December by William Hogan's "Boston Daily Express." On the first day of 1840 French and Flinn tried their luck with the "Evening Chronicle"; on May 2, 1841, James Burns launched the "Morning Star and Temperance Advocate," and William S. Damrell, an able newspaper man, started the "Boston Daily News," probably in May, 1841. Next in order are the "Boston Daily Ledger," begun in April, 1842, by Albert Morgan & Company; the "Boston Despatch," established on October 17, 1842, by George H. Williams, and the "American Eagle" of Baker, French, Harmon & Company, which ran from December 3, 1844, to May 19, 1847, indicating a far greater tenacity of life than any other of these ephemerals thus far named. "The Daily Native American and Spirit of '76," the "Boston Daily Sun" and the "Boston Daily Star," the "American Signal" and the "National Whig and Star," all belong in the roster between 1844 and 1847. Of the first named no copy survives, of the last only a single copy.

The first definitely successful and enduring penny paper in Boston was the "Daily Times," which enjoyed a career of more than twenty years from its advent on February 16, 1836, to its sale to the "Herald" on April 23, 1857. It was an evening paper planned on the New York model as to size and content. It was larger than its Boston predecessors. It throbbed with the "hustling" spirit of its management. The publisher was George Roberts. It never hesitated to advertise its success and the speed with which it got the news. It eschewed politics. It affirmed its moral purpose in the first issue in an editorial, thus:

The newspapers of this country, at the present juncture, hold the balance of power between virtue and vice. On them rests the responsibility, if the morals of the community grow worse instead of better. The country is now ripe for reform, or for degradation, just as the current is turned. Let editors now come up to the work. Let them

forget their political predilections, and strive for a time to give such a tone to public sentiment as shall make men wiser, better, happier. It is an object worthy of their highest ambition.

The "Times" specialized, nevertheless, in police court news. In that same opening issue the editor said that "as soon as circumstances will permit, we shall employ a Police Reporter." Criticized for its publication of Police Court items, the "Times" said in reply:

For our part we are confident that the publication of Police Reports is one great means of prevention of crime. There are very many, even of the more degraded of the recipients of the bounty of the Commonwealth, who dread more the appearance of their names in print, than the worst severities of their punishment. We have had many opportunities for observing this fact at Police Court, and we think we cannot be mistaken.

Boldly the "Times" went ahead with the printing of the news of crime. On a day in 1836 the editor complained that never had there been "a more plentiful [*sic*] scarcity of the article by which editors live . . . there are not 'horrid murders,' 'awful catastrophes,' or 'melancholy accidents' enough to make up a common string of newspaper pearls." Seeking for the sensational, as would be said today, the "Times" printed the "awful disclosures" of Maria Monk and Rosamund Culbertson as to their alleged experiences in Catholic convents. The "Times" criticized the New York papers for devoting large amounts of space to the Robinson-Jewett murder, and then calmly proceeded to adopt their practice, even devoting almost one entire issue to a day's testimony to the exclusion of a good deal of advertising. But how the paper leaped ahead in circulation. It was the "World" and the "Journal" of its day. In the eleventh number it boasted of the biggest circulation of any paper in Boston. In one month it claimed to be selling 8,000 copies a day, in four months 12,000. It installed a Napier press. It talked about its carriers in Salem, Lynn, Lowell, Worcester, Charlestown, Roxbury. Next it announced a greater circulation than any other three Boston papers. Affirming its political neutrality, it offered, what was a novel proposal in that day, to sell space at advertising rates to either party that might "wish to obtain the use of our columns in order to disseminate their political doctrines or dogmas." In March, 1839, when news was abundant and the public interest keen in a defalcation case and in the Maine boundary dispute, the circulation figures for one week were computed thus: Regular daily editions, 56,400; regularly weekly edition (known as "The Notion"), 1,800; extras, 16,300; maps of disputed territory, 5,800; in all, 80,300. A regular noon edition was started in October, 1840, and put forward to nine in the morning the following year. In 1849 there were three editions a day. At short intervals announcements appeared of the installation of new and better presses. The first home

of the "Times" was a basement room. After four years it moved into a good five-story building in State Street. Ten years more and the paper occupied its own six-story building, erected on the old site at 3 and 5 State Street, at a cost of \$20,000, which was not so small a sum in that period. With their lively appreciation of advertising values the publishers made the most of this opportunity to tell the public about their progress. The circulation now was 22,000 a day. The paper "possesses a moral power unequalled by any of its contemporaries." "From having its editorials written on a pine table it now encourages the genius and exalts the ambition of its editors and reporters by giving them splendid mahogany tables and desks and sanctums." For telegraph matter alone it "pays the enormous sum of \$10,000 a year." The paper occupied five floors of the new building and rented the second floor for banking and insurance offices. The top floors were used by the job offices, the fourth was the composing room, the third contained "the editorial and reporting rooms," the first, of course was the counting room, and "the press, the mailing rooms, and the coal bin" were in the basement. The roof was "an observatory commanding a grand view of the city."

One instance of the zest of the management to be first with the news: The Cunard liners ran to Boston in 1846, whence European news was forwarded to New York. Beach of the "Sun" and Greeley of the "Tribune" arranged for a special express to meet the "Cambria" at Halifax and rush the news brought by the ship to New York. The "Times" joined in this enterprise. Ira Yale and George Ormiston met the boat. Ormiston hurried over the snows by sleigh to Granville Point, 12 miles south of Annapolis, a distance of 144 miles, in eleven hours. A boat waiting there brought him to Portland and the Eastern Railroad made the run thence to Boston in three and a half hours. Total elapsed time, thirty-four hours; actual running time, thirty-one hours. Yet the messenger beat the "Cambria" into Boston by only three hours, chiefly on account of the delays due to ice and snow.

Roberts was the responsible publisher of the "Times," but as a rule he had an associate. In spite of the growth of his business he had his money troubles, and once in 1840 he informed the public that he might be compelled to sell the paper. The "Times" did not stay neutral in politics. By 1840 there could be detected a tendency towards the Democratic viewpoint. In 1844 the paper absorbed the "Bay State Democrat" and thenceforth was positive and effective in advocating the principles of the Democracy. Lewis Josselyn, who had been an aide to Bancroft on the "Democrat," for a year or so occupied a "Times" editorial chair.

"The Bay State Democrat" had an independent life of almost five years. Its editor, Josselyn, had some reputation, and as the only evening Democratic daily, it obtained a fair share of public attention. It

began as "The Bay State," a weekly, and attained sufficient prosperity to become a daily on January 1, 1840. Albert Morgan was the publisher. But the power behind the sanctum was George Bancroft, who succeeded Henshaw as leader of the Massachusetts Democracy, and who desired some other spokesman than the "Post." He installed as first editor J. G. Harris, a former newspaper man of New Bedford, who had been serving in the Boston Custom House as a subordinate to Bancroft. The merging of the paper with the "Times" took place on November 18, 1844.

The ease with which newspapers multiplied in the years preceding the Civil War is not easy to comprehend in these days of big business in journalism. We must now allude to a few of the more notable of these experiments in newspaper making, several of which attained a position of considerable influence. Merrill, Cobb & Company published and Richard Atwill edited the "Boston Daily Whig," a political journal which began in 1845 and changed its title on August 9, 1848, to the "Boston Daily Republican." The distinguished fact about the "Whig" is that for three years Charles Francis Adams, later to become famous as our Civil War Minister to England, served as its editor, performing an immense amount of drudgery with unflagging zeal. The disintegration of the Whig party was under way. As the principal owner of the "Daily Whig," Adams made it an organ of the "Conscience Whigs" as against the "Cotton Whigs," and his wing of the party refused to accept Zachary Taylor as its standard bearer in 1848. Over the Buffalo convention which formed the Free Soil party Adams presided. Among the contributors to this now forgotten paper were such men as Charles Sumner, John G. Palfrey, R. H. Dana, Jr., Samuel Gridley Howe, and others of like views of the slavery issue.

The "Daily Republican" was published for about a year by Allen Shepard, and on November 11, 1848, the firm of Wilson, Damrell & Company was formed to take charge of the paper and its weekly and semi-weekly companions. The Wilson of this company was Henry Wilson, who has his place in history as "the Natick cobbler," who reached the United States Senate and the Vice-Presidency. He made the paper the leading organ of the Free Soil party, defending as editor with vigor and skill an advanced position on the reform questions of the time. The daily, however, was continued only about a year. Wilson's losses in this venture amounted to about \$7,000. William S. Robinson, writing under his pen-name "Warrington," served the "Republican" for a time, and he claimed in his autobiographical record that during the campaign of 1848 the publishers annoyed him by tempering the vehemence of his editorial utterances. Wilson became the chief owner just at the end of that campaign.

A life span of twelve years is allotted to the "Boston Daily Mail." The first number was offered to the public on December 8, 1841, the last on the final day of 1853. The plan of the publishers, J. N. Bradley & Company, of 16 State Street, was to run off their paper as quickly as possible after the arrival of Harnden's Express and the Southern mail. Thus there was no regular hour for publication, but the "Mail" came out as a rule some time between the morning dailies and the evening papers. All the issues were set up in advance and then all hands joined in the rush to produce the edition as soon as the outside news reached the office. The paper prospered. It soon was claiming a circulation of 18,000. In 1848 it went to three editions. In various respects it was like the "Times." At least once it challenged that lively rival. This was when the several papers of the city were striving to be first on the street after the docking of a Cunarder with accounts of the McLeod incident between England and the United States. From the same office in the campaign years of 1848 was published "The New Crisis," in the interest of the Whigs.

From an office in the basement of the Exchange Coffee House, B. Hammatt Norton during six months of 1834 produced his "Boston 12 O'Clock News" as a noontime newspaper. Its chief interest to the student of the history of the Boston press is the advertisement which it carried on April 18: "Wanted, 20 Boys, neatly dressed and of civil deportment, to sell the 'Daily News.' No one need apply except those who intend to engage permanently." There was a demand for twenty more in June. We wish we might know if these were newsboys or carriers whom the publisher desired to employ.

A working men's paper, published and edited by Charles Douglas, was a feature of the year 1834. It soon disappeared, but the Boston "Daily Reformer" was a symptom of the conditions in the labor world of the time. In the seaport towns of Massachusetts the carpenters and ship caulkers were leading the working men's movement and demanding a ten-hour day.

The story of the "infidel paper" which shocked the city in the 30's is remembered chiefly for what is known as the "Kneeland case." Abner Kneeland edited "The Investigator" for eight years and Horace Seaver for many years thereafter. It was said of Kneeland that in true puritan fashion he reasoned himself from one church into another more liberal until at last he reasoned himself out of any church at all. William Lloyd Garrison interpreted Kneeland's position as that of an orthodox clergyman who had become a rationalist by way of Unitarianism. In his prospectus Kneeland announced that he would "advocate the existence of no being, beings, or things, whether angelic, infernal, or divine, of which the senses of man can take no cognizance." He stood for the abolition of

imprisonment for debt, for the abolition of slavery, and for improvement in the condition of labor. The famous blasphemy trial, which ended in his imprisonment, took place in 1835, but he continued to edit his paper until 1839.

Long before the present "Globe" was projected, Boston had a "Daily Globe," started by Samuel Dexter in 1832. In 1844 Leavitt and Alden gave the city a "Morning Chronicle," as a daily edition of the "Emancipator and Weekly Chronicle"; these papers were designed to serve the Liberty party. In that year also Joseph H. Buckingham undertook to publish the "Boston Daily Tribune" as a Whig journal. There was a "Daily Star" scintillating more or less in the Boston firmament in the early 1840's. None of these papers was of long endurance.

The "Boston Daily Chronotype" and "The Commonwealth" must have slightly more attention. The former ran from February 11, 1846, to January 1, 1851, when it was merged with the latter. Frank B. Sanborn pronounced its editor, Elizur Wright, "one of the most accomplished men who ever sat at an editor's desk in New England." He had removed in his early years from Connecticut to the Western Reserve in Ohio and had grown up in the intensely anti-Slavery community at Hudson. As one of the founders of the American Anti-Slavery Society, he was exposed often to abuse and not seldom to physical peril; during a residence in Brooklyn his house was mobbed and he sought refuge in Boston, undertaking the editorship of the "Chronotype" for the diffusion of his opinions. He is said to have been a good French and classical scholar. Examination of the files proves him to have been always a clever and often a brilliant writer. The paper amply justified its motto, "Independent in everything, neutral in nothing," although its tendency was towards the Voting Abolitionists and the "Conscience Whigs." Assertive and positive, the paper with all its wit was not seldom unnecessarily caustic. It glorified in its radicalism. It took up the cudgels for the Free Soilers. It denounced capital punishment and the liquor laws. It advocated reform for the working classes and adopted the water cure. It printed Theodore Parker's sermons verbatim when the popular voice objected to the famous preacher as a heretic. Wright was magnanimous in spite of his strong opinions and freely printed the views of his critics. Moreover, the "Chronotype" was a good newspaper, competing fairly well with its contemporaries in obtaining and printing the news. Its price was increased in 1849 from one cent to ten cents a week. In September, 1850, it started a Sunday edition at two cents a copy. Charles A. Dana, who achieved world celebrity as the editor of "The Sun" in New York, spent some months in the service of Wright. Brook Farm had failed and Dana was glad to accept poorly paid employment, reading exchanges, editing the news, and occasionally substituting for the editor. In after

years Wright used to relate with glee a story of how, when Dana on a time was in charge, the paper came out "mighty strong against Hell," to the amazement of its readers, for it stood for religious orthodoxy however heretical it might seem politically. Wright had to send a personal letter to every Congregationalist minister in Massachusetts and to many deacons besides, explaining that the slip had been made when the "person in charge was a young man without journalistic experience."

When Wright learned in 1850 that a new Free Soil paper was to be established, he negotiated a merger and the transfer of part of the staff, himself included, to the new publication.

Not only the "Chronotype," but the "Emancipator" and Henry Wilson's "Republican" were united in the "Boston Commonwealth." It was the successor also of Adams' "Daily Whig." Its projectors contemplated the establishment of a powerful organ to awaken "the conscience of the North, lulled by financial prosperity, to an understanding of the slavery situation," as Mrs. Julia Ward Howe stated the case. Her husband, Dr. Samuel Gridley Howe, edited the paper one winter, and she contributed "social and literary criticism."

At that time Dr. Howe's office, upstairs at 50 Bromfield Street, was a meeting place for all the political anti-slavery men of Massachusetts. Joseph Lyman was the first responsible editor of the "Commonwealth," but at different times J. B. Alley, Samuel Downer, and others, had editorial control, and Robert Carter, J. D. Baldwin, and William S. Robinson or "Warrington" were among the assisting editors. Political conditions changed and Know Nothingism the paper refused to countenance. "The Commonwealth" in consequence was sold to parties who proposed to found a Maine-law newspaper, as they succeeded in doing, assigning it the name of "The Telegraph," with Richard Hildreth as editor and "Warrington" and Carter as his assistants. But "there was continual strife in the office between the owners and the writers," in particular during the time when "Warrington," despite what he called "the impudent request" of the owners, went on printing article after article against Governor Gardner and "Gardnerism." Especially did "The Commonwealth" fly its banners while the Anthony Burns case was pending. When the procession marched down State Street to the revenue cutter "Morris" with Burns under guard there were "mourning flags in many windows and six in the windows of the 'Commonwealth' office."

"The Commonwealth" could not endure amidst such internal conditions, but in 1862 Dr. Howe called a meeting in his office of the anti-slavery men, out of which grew the Emancipation League, and as the organ of the new society a weekly "Commonwealth" was founded which survived for many years. As a weekly it need not detain us. Its career was distinguished. George L. Stearns was the first year its main prop.

The Rev. Moncure D. Conway served as its first editor. The first issue came out from 22 Bromfield Street on September 6, 1862. That first number contained Sumner's Worcester Convention speech, which is said to have been the first recognition in such form of the great Senator in the city of his birth. What a roster of more or less occasional writers that weekly could advertise—Emerson, Channing, the Alcotts, Thoreau, Howells, William T. Harris, J. J. Piatt, Francis W. Bird, and many more almost as distinguished. Frank B. Sanborn helped edit the weekly and seized every opportunity to obtain the aid of such pens as those knowing that their zeal for "the cause" could be depended upon to reinforce his requisitions. In after years the paper had its vicissitudes until, as Mr. Bird put the fact, "moribund and comatose, at last it sank under the waves of disaster, leaving behind nothing but its long record and its accumulated debts."

Evening Editions—Boston had no evening paper when Lynde M. Walter, with the audacity of youth, decided to experiment with one. This "young man of excellent family and education," as his biographers describe him, was born in 1799 in Shelburne, Nova Scotia, in the Tory community where his grandfather, once rector of Trinity Church, Boston, had taken refuge when the British evacuated the city in 1776. At Harvard, in the class of 1817, he was associated with Caleb Cushing, George Bancroft and Samuel J. May. He entered his father's store on Long Wharf, spent four years in mercantile pursuits in Brazil, returned to Boston and started to write miscellaneous articles for Buckingham's "Galaxy" and "Courier," under the signature "T. O.," for Thomas Otway. It was the literary aptitude of Lynde Walter, and not any special interest in the business of journalism, which induced him to found the "Transcript." He would cover those fields of human interest neglected by the commercial and political dailies. He would cultivate what moderns know as "the light touch." From the "Daily Courier," of Portland, Maine, a paper of nine months' standing at that time, he derived "the hint that led to the establishment of the 'Transcript' as a small-size daily. Having worked out his scheme in his own mind, he made a bargain with Dutton & Wentworth, job printers, and at the time printers for the State, for the production at his expense of a first number.

How queer that initial number looks today. It was a miniature newspaper, its chase measuring nine inches by twelve and a half, four columns to a page, four pages in all, with the familiar Old English lettering at the top. The price was placed at four dollars per annum, the lowest yet for Boston and a precursor of the "pennies" soon to appear. The date was Saturday, July 24, 1830, the place of publication 4 Exchange Street. On the first page appeared the cards of the shipping lines, three to New

York, two to Philadelphia, two to Baltimore, one each to Albany, Charleston, Dover, Hartford and Portsmouth. Also the cards, most of them no doubt complimentary insertions, of concerns dealing in beef, candles, cigars, cotton, flour, indigo, lead, lumber, molasses, oats, raisins, rice, sugar, tamarinds, what not. Page 3 carried the Marine Journal, compiled from memoranda from "the facilities afforded by Mr. Topliff of Merchants' Hall," and three columns of "ads." Page 4 was filled entirely with advertisements. On Page 2, besides marriage and death notices, items from the police court and the sales of stock, there were three columns of editorials. The "Preface" is distinctly interesting. Mr. Walter hopes his evening paper would supply "a deficiency caused by the surcease of the 'Bulletin.'" He would not "mingle in the everyday warfare of politics, nor attempt to control public bias in abstract questions of Religion or Morality. . . . Whilst we preserve the right of expressing our own opinions we shall not combat with the prejudices of others." The paragraph devoted to a political creed approved the protective tariff, the expenditure of Federal moneys for internal improvements, and the United States bank, and ended thus: "We believe . . . that the union of these States was decreed by the whole people, and cannot be dissolved but by the will of a majority of the whole people, voting each by himself, either personally or by special delegation." As to religion: "We belong to the sect called Protestant Episcopalian," but "we feel that our opinions are liberal; we hope that our tenets are orthodox. . . . We hope to be permitted to 'pursue the noiseless tenor of our way' without engendering hate or producing acrimony. Personal attack is unworthy of notice; captious acerbity beneath it." Also: "We shall openly seek patronage, but will not cringingly court it." and "Our thoughts are our own and we shall boldly express them." Finally:

We are aware that it is not now the mode to appear in such stunted robes as we have adopted; but we have chosen to set fashion at defiance, and study our own convenience. We therefore beseech the Reader to judge us impartially;—not by the size of the casket, but by the value of its contents.

We find here also a tribute to William Ellery Channing, and an item about the sale of the library of Mr. Van der Kemp, a sale "which sustained the literary reputation of the city." Boston was well aware of itself a century ago.

The newspapers of the city did not go out of their way to extend the right hand of fellowship to this interloper. The only paper that mentioned the "Transcript" at all was the "Commentator." The "Gazette" refused to exchange. The new editorial aspirant in his second issue, on Monday, July 7, made some remarks on the coldness of this reception. There may have been some special significance in what he said:

We mean that the "Transcript" shall have an editorial department. We shall not conceal ourself behind the shield of correspondents, nor trust our safety to our silence. We hope to replenish our columns with something more exhilarating than distilled rain water, but shall carefully avoid all admixture of wormwood or verjuice.

Clearly "young Mr. Walter" could transform his quill into a cudgel on occasion. There was a third issue next day, but it contained a notice of suspension until an actual canvass of the city should provide definite information as to the number of subscribers who might support the new publication. On August 28 the paper did reappear with the same editor and the same printers. This number was devoted exclusively to the celebrated speech of Daniel Webster at the Knapp murder trial in Salem. Lynde Walter must have had the instincts of the newspaper man. He went to Salem to "take down" what was expected to be a great plea. His record was not verbatim, but it has been accepted as the most complete and exact report of what the famous orator said. That issue of the little paper contained no editorials and no advertising. A single line across the bottom of the first page expressed editorial regrets for what should have been claimed as a real exploit of journalism. Next day came an issue of the usual sort; only once since has the "Transcript" missed a number, and the exception was made in memory of the founder. Let us note in passing that much in the manner of today such papers as the "Advertiser" and the "Courier" skimmed their reports of ordinary news events to make room for detailed accounts of the trial of John Francis Knapp and his accomplices for the murder of Captain Joseph White. A sensational case in those days engaged public attention quite as much as today. However, the new daily never pandered to sensationalism, and in 1836, when the papers of New York were devoting many columns a day to reports of the sensational trial of Richard P. Robinson for the murder of Helen Jewett, the Boston paper refused to print the testimony, saying: "We shall not occupy our columns with a report of this testimony, as it is not only very voluminous, but is unmeet for every eye, and may be purchased by those who have an appetite for such garbage of penny newsmen for a cent."

For twelve years Lynde Walter was editor of the "Transcript." There were enlargements in 1840 and 1842, but to his regret, for he enjoyed hearing his paper called "the little daily." From the outset the idea was to make the "Transcript" distinctively a Boston paper. The independence of the editor is indicated by his treatment of William Lloyd Garrison, who already had seen the inside of a Baltimore prison. He came to Boston as an agitator. The "Transcript" had not shown any special disposition to befriend the negro. But while Garrison, with unlimited pluck and no money at all, was trying to place his views before the public, the "Transcript," even in its first year, permitted communications signed

"W. L. G." to appear in its pages, and in an editorial besought a respectful hearing for the Garrisonian Gospel. It was a bold stand for a new paper with a conservative constituency which regarded Garrison as a fanatic and a disturber of the peace.

In 1840, Mr. Walter went to the Baltimore convention which nominated William Henry Harrison for the Presidency, and returned home in bad health. For several years he was not able to come to the office of his paper. The work there was done by Dr. Joseph Palmer. When it became unbearably painful for the editor to use a pen his sister came to his aid as an amanuensis. After a time she tried her own hand at writing original articles, submitting them to her bed-ridden brother without disclosing their authorship. The death of Lynde Walter occurred on July 24, 1842, twelve years to a day from the publication of the first issue of his paper. Publication was omitted on the day of his funeral. Dr. Palmer now retired, and Miss Cornelia W. Walter, later Mrs. William B. Richards, assumed the full responsibility of editorship. Her brother died ignorant of the fact that she had been writing his editorials. He used to say: "No woman can conduct a daily paper."

Miss Walter defied that dictum and became probably the first woman editor in the United States. The senior owner, Mr. Dutton, assured her that he and all the others connected with the paper would "obey orders." She appears to have done all her work at home, seldom or never going to the office. It is understood that certain of her relatives and friends held her conduct to be unlady-like and removed her name from their visiting lists. She did her work well. Hers was the pen of a ready writer. She read easily several languages. She had been thoroughly trained, all unconsciously, by her brother. She conducted the "Transcript" for five years and the paper prospered.

On the resignation of Miss Walter, in 1847, shortly before her marriage, she was succeeded as editor by Epes Sargent, known then as an author and poet, remembered now for his stirring song, "A Life on the Ocean Wave." Competition for news and business was becoming always more brisk, yet in Sargent's time there devolved on himself and a single assistant all the labor of the "intellectual department." It often happened that in the midst of a leader they must hurry out to cover a fire. In 1849 the paper assumed the six-column form, and in 1850 there was installed a new Hoe press with a capacity of 5,000 copies an hour. But the "Transcript" remained the family paper its founder had planned. In a special sense also it strove to be a literary paper, as might have been expected from the editing of the compiler of such an anthology as "The Standard Speaker." While covering political events of importance with neutral fairness the paper did not seek to play the "political game."

In February, 1853, Daniel N. Haskell succeeded Sargent. Meantime, in 1847, one of the original publishers, Mr. Wentworth, had died, but his family kept that interest in the paper for nine years more. There was then a settlement which gave the sole proprietorship to William Henry Dutton, and presently the firm assumed the style Dutton & Son. Haskell retained the now well-established policies of his predecessors. He was a good business man with sound judgment and decided opinions. Like all editors he had his counsellors, one of whom was Thomas Starr King, who wrote a great deal for the paper and whose descriptive articles on the White Mountains are one of his claims to more than casual fame. A member of the editorial staff whose name was then well known and now is not forgotten was Edwin P. Whipple, about whom a later incumbent of the same sanctum has discoursed in agreeable terms. Whipple was a trained writer, employed to "ballast the editorial page with something like real leaders." His head seemed "much too large to be supported on so slender and slight a frame." His eyes "always seemed to be on the point of starting from their sockets." But those eyes were "tremendously effective" once the first shock of their oddity had worn off. He wrote in the "big bow wow" fashion of the time, making his style "as near like Macaulay as he could," and he "could be quite grandly cumulative and epigrammatic at once." To Whipple is attributed one of the most delightful jocosities in the history of Boston journalism. The "Transcript" rejoiced in the large number of contributions which were volunteered from the outside and used gratuitously. Whipple used to open his mail with the remark, "Let us see what the neighbors have sent in this morning." His much-quoted epigram was to the effect that the "Transcript" was "edited by Divine Providence."

Haskell stayed until the fall of 1874, his administration having covered an intensely interesting period with the War for the Union as its great epic. The cables brought Europe into intimate touch with America. The Great West captured the imagination of the East. New mechanical appliances were making the journalism of the 40's and the 50's quite obsolete. The "Transcript" could not sustain itself much longer as the "little daily." Its circulation multiplied. Its staff doubled and redoubled. It had to be enlarged. On October 1, 1866, it took the form of the eight-column sheet. Valuable service was done for it by many vigorous writers in those troubled days. The Rev. Thomas B. Fox wrote much in valiant defense of the cause of the North. In the Reconstruction era the paper vigorously advocated a "strong" policy in the South which should guarantee supremacy in the seceding States to those who had been loyal to the Union.

More than once in forty years the paper had outgrown its plant. It had removed from Exchange Street on May 5, 1845, to 35 Congress

Street, whence it came to the present Newspaper Row and established itself on March 26, 1860, at 92, now 328, Washington Street, where now is the "Globe" office. A few years later the owners built a new home for their paper on Milk Street, next to the corner of Washington. Proudly the "Transcript," "little" no longer, moved into it. Came the night of November 9, 1872, and the awful Sunday that followed, the time of the great Boston fire. Nothing of value belonging to the "Transcript" was saved except the books of the accountants and the precious files of the paper itself. Moreover more than half the insurance proved to be worthless. The "Transcript" must need go back to its old place, this time as the guest of the "Globe." From Monday, November 10, 1872, to January 11, 1873, the paper was issued from the old address. Of necessity it had to be reduced to a paper of four seven-column pages. Thence the paper removed to temporary quarters in Court Avenue, there to resume its larger form, and there it remained until it could occupy again a new building, constructed partly on the ground of the old plant, at the corner of Washington and Milk streets, a very valuable site. In the campaign of 1874—an exciting contest in which William Gaston, Democrat, and advocate of a license system, opposed Thomas Talbot, Republican and Prohibitionist—Mr. Haskell took a strenuous part. But the reaction assumed the form of pneumonia and he died on November 13. William Henry Dutton, the younger, but forty years of age, fell a victim to the same disease on March 1, 1875, and his father survived the double blow only until April 15.

Now the Rev. Thomas B. Fox took charge for a brief period, and in January, 1876, the staff was entirely reconstructed. The property, under the wills of the former owners, was to be administered in trust for their heirs for three years. Then the heirs organized a stock company. The old firm was abandoned but there was no change in ownership. The shares of the new company were divided among the members of the family which had owned the property for a half century in proportion to their several ownerships under the wills. The president of the company was Samuel P. Mandell, husband of Ann Dutton, the daughter of Henry Worthington Dutton. George S. Mandell, the present publisher, is their son. The treasurer was William Durant, who had been with the paper ever since 1834. William A. Hovey became the editor, with Edward H. Clement as his assistant.

Mr. Durant had still many years to stay with the "Transcript," a paper which prides itself on the long tenure of its employees. It is told of him that when he began to serve the paper he trundled the out-of-town circulation to the railroad stations in a wheelbarrow. He was in at the dawn of the railroad era and he lived to witness the advent of the telephone. His eyesight was very seriously impaired, but in spite of that

handicap he managed to do a vast amount of work and to conduct well a publication in whose ownership he himself never possessed a share. It is written of him also that he refrained from all interference with the editorial function. Mr. Clement made the record that when, as publisher, Mr. Durant called on him one evening in March, 1881, to offer him the editorship, he said: "We expect *you* to be the 'Transcript,' and the 'Transcript' to be *you*."

Mr. Clement, born in Chelsea, had accumulated much rare experience as a young man in getting out the "Savannah News," whose plant had been abandoned when Sherman entered the city at the end of the March to the Sea. But when "the Rebs returned to town" after the general amnesty, he was assured that they found no fault with his editing as such, but that the public simply would not stand a Boston editor for their favorite morning journal. Young Clement came back to Boston and engaged as a proof reader on the "Advertiser." And there he scored a great triumph. There was consternation in the composing room when he exposed an error in a Latin quotation from the pen of Professor Dunbar. But Professor Dunbar himself sent a letter of thanks to the business manager. Mr. Clement had also been with the "New York Tribune" for two years, and with several New Jersey papers for brief periods, when he came back again to Boston to act as assistant under Mr. Hovey, and then to succeed to the editorship, which he held for twenty-five years, from 1881 to 1906. In his pleasant style he told years ago of "the tour of duty as a critic of music, drama and art which was the better to fit him for the duties of chief editor, falling in a sort of civil service rotation to my lot." The successor to Mr. Clement was Mr. Robert Lincoln O'Brien, who had become a member of the "Transcript" staff the day after his graduation from Harvard. He had left the paper for a time to serve as an assistant to Grover Cleveland in his campaign for the Presidency in 1892, and to fill the duties of a personal secretary to the Democratic incumbent of the White House. He returned to the "Transcript" as Washington correspondent and was graduated therefrom to the post of editor-in-chief. Thence he transferred his service to the "Herald." His successors have been Frank B. Tracy, James T. Williams and Henry Claus, the present incumbent. Joseph Edgar Chamberlin left the "New York Daily Mail" in 1915 to become the chief editorial writer.

The "Boston Post" of today is the lineal descendant and direct successor of the "American Statesman," and the latter name recalls the exciting political history of the Jacksonian period. That loyal and sleepless group of practical politicians, nicknamed in derision the "Kitchen Cabinet," had as much to do with the moulding of events while "Old Hickory" was in the White House as did the official advisers who met in solemn conclave in the cabinet room. The astute propagandists of the

"Kitchen Cabinet" were led by Amos Kendall, of the "Franklin Argus." The "political secretary" of the group, as he has been called, was Major William B. Lewis. A third member, hated by the New England Federalists, a fanatical partisan formerly of the "Argus," was Isaac Hill. The fourth was Francis P. Blair, first editor of the administration organ, the "Washington Globe," and master of a slashing style. Hill, born in New Hampshire, had the temerity to start an anti-Federalist paper in Concord, the "New Hampshire Patriot," in whose columns appeared many stinging paragraphs which, as he said, "must have hit them because they flutter." It was in that office that Nathaniel Greene, born in New Hampshire in 1797, served his apprenticeship. In 1812 he edited the "Concord Gazette," after an experience with a paper of his own in Haverhill he founded, in 1817, the "Essex Patriot," and in 1821 he established the "Boston Statesman," which speedily became the outstanding organ of the Democratic party in Massachusetts. His brother, Charles Gordon Greene, born in New Hampshire in 1804, assisted in the publication of the "Statesman." About 1827 he went to Philadelphia to manage a newspaper campaign in aid of Jackson's candidacy for the Presidency, and in 1831 he returned to Boston to found the "Post." For more than fifty years these brothers played an important part in the history of the city. The older was postmaster from 1829 to 1840, and again from 1845 to 1849; he was interested in Italian history, he wrote poetry under the name "Boscawen," he was beyond eighty when he died. The younger was twice appointed naval officer of Boston, and his influence always was great in Democratic councils. He passed the age of eighty-two. Nathaniel Greene was a political protégé of David Henshaw, leader of the Boston Democracy, and the venture with the "Statesman" was backed by his money as well as his influence.

The paper was begun as a semi-weekly by True, Weston & Greene. Its attempt to become a daily was discontinued on May 30, 1829, when tri-weekly, semi-weekly and weekly editions were published until its absorption by the "Post," of which it became and long remained the weekly edition. In the campaign of 1824 the "Statesman" stood for William Henry Crawford in preference to John Quincy Adams. It championed the cause of Spain and opposed the policies of Henry Clay in South America. For years the "Statesman" group of politicians led by Henshaw were squabbling with the Lyman group over many issues and as rivals for the patronage of Jackson. When Duff Green came to Boston he found the factions so estranged that he had to negotiate with their leaders separately. Late in 1829 the "Statesman" attacked the Boston branch of the Bank of the United States as exempt from State taxation. At the time of the famous debate between Webster and Hayne it printed in full the speech of the South Carolina Senator, and of the oration of the

Senator from Massachusetts it merely remarked that it was "a leap backward into the bottomless pit of Federalism, where the godlike man still lies floundering." In time the "Statesman's" faction had built up a compact and powerful machine, and when Henshaw was made Collector of the Port the paper was alluded to as the mouthpiece for the "Custom-House party." The "Statesman" clearly won the contest for the Jackson patronage, and the "Jackson Republican-Evening Bulletin," representing the old Federalists, who preferred Jackson to J. Q. Adams, lost it, but the "Statesman" ended its life, nevertheless, as a party organ in August, 1831.

Having resigned his connection with the "Statesman," Charles G. Greene started his own paper, the "Morning Post," on November 9, 1831, leaving the public to look in vain in either the old paper or the new for any statement of the reasons for the change. The "Post" began as the lowest-priced morning paper in Boston, at the \$4 rate charged by its evening contemporary, the "Transcript." It was small in size, with a chase nine inches by fifteen, and a four-column page. In 1833 it went up to five columns, in 1834 the price was advanced to \$6, in 1838 it assumed the dignity of six columns and \$8, and in 1848 it reached the eight-column size. In his opening statement the editor declared his purpose to be "the dissemination of all the variety of information usually promulgated through the columns of a newspaper" and announced that he would "advocate the modification of the present tariff laws, the abolishment of the laws authorizing Imprisonment for Debt, and the repeal of the present License Law, and would give a candid and temperate support to the National Administration." The paper attacked the Bank of the United States, but assumed the conservative attitude in opposition to anti-Masonry and Abolition.

On the last day of the year 1838 the "Boston Daily Advocate" was merged with the "Post" and of that paper it will be well to give now some account. Benjamin Franklin Hallett, son of the founder of the Bethel Chapels for Sailors in New York and Boston, a graduate of Brown University and a lawyer, after some journalistic experience in Providence, came to Boston and joined the anti-Masonic party. When the furore against Masonry subsided he long held a place as an influential Democratic politician, helping both Pierce and Buchanan to obtain their nominations. A voluntary organization of perhaps 100 Boston men founded the "Advocate." The disappearance of William Morgan in New York State had stimulated a movement already begun against secret societies, and especially against Masonry as a threat to free government and produced a kind of hysteria which spread rapidly over the neighboring States. The movement became a kind of rallying centre for many who cherished real or fancied grievances against the old parties. It was

assumed that the Masonic oath took precedence over the citizen's obligation to the State, and that the alleged preponderance of Masons in public office was due to manipulation of honest methods of free choice. Not education or wealth or social position put Masons into high place, but intrigue. John Quincy Adams in his diary for 1833 commented at length and always adversely on the Boston "Masonic faction" which sent thirty-five out of the sixty-three delegates to the National Republican convention. The Democrats also opposed Masonry, considering it a kind of "aristocracy," and this despite the fact that many of their leaders, as Henshaw himself, were Masons. In "dignified silence" the Masons long bore these charges. Finally some 1,200 members of the order published a statement declaring themselves as Masons to have taken no obligation inconsistent with their loyalty as citizens. This declaration, bearing the names, let us notice, of Henshaw and Joseph T. Buckingham, was printed on the last day of 1831 in the "Morning Post" and the "Advertiser," papers representing the two leading political parties. The State Committee of the Anti-Masonic party spent a year on the preparation of an elaborate reply in which every statement in the declaration was contravened. This reply was printed in the New Year's Day, 1833, issue of the "Commercial Gazette" and the "Advocate."

The founders of the "Advocate" declared they could not obtain proper publicity for their views because nearly all the papers then in existence were managed by Masons. They must have a paper of their own. The first number of their "Boston Free Press and Advocate" came out on January 3, 1832. Hallett had presented himself at the Anti-Masonic convention of 1831 as an honorary delegate from Rhode Island. He presently made himself very useful to the "cause," and as editor he demonstrated his facility and rare energy. Emerson noted with amusement how active Hallett was, remarking upon the number of persons who "get a living in New England" by denouncing now the prayerless Unitarians, again the bigoted Calvinists, and how Hallett fed on the Anti-Masons. The paper had no easy life. It sold at \$8 a year and depended mainly on voluntary contributions. It was expected to cover in some fashion the commerce and industry of the time and to obtain the run of the news, while specializing, of course, in its "cause." In the lapse of a couple of years the income proved inadequate. Pleas were made for more advertising. The owners could not agree on what its policy ought to be on the great bank question. Came the panic of 1833. Ere long the paper developed Democratic tendencies. Hallett himself was projected into the Jacksonian crowd. George Bancroft became intimate with him; they worked together in the western towns to defeat the Republicans or the Whig candidates for the Legislature. But the election of 1834 pro-

duced an overwhelming victory for the National Republicans and soon the Anti-Masons retired in the main from politics. Thus Boston came to have what really were two Democratic papers, the "Post" and the "Advocate," each assuming to advise the party as to what its policies, especially in financial questions, ought to be. When the troubles of 1837 burst on the country, the "Advocate" argued for the radicals against State banks; they were almost as dangerous as the Bank of the United States itself. The "Post," speaking for the conservatives, defended the State banks, of which Henshaw's "Commonwealth," one of "Jackson's pets," was one. Hallett continued to assail the "money power" and took up the cause of the Loco Focos of New York. When Bancroft was made Collector of the Port of Boston, Hallett sought to obtain his influence and aid for the "Advocate." This effort failing, he abandoned his quarrel with Greene and the "Post." He did what he could for a moribund enterprise in 1838, but the Anti-Masonic meeting of that year at Philadelphia was virtually a Whig convention. The political situation, to say nothing of the money needs of the paper, compelled the merging of the "Advocate" with the "Post." Bitterly had Hallett been excoriated during his editorship. The "Atlas" referred to him as "the slave of 99 masters," a "hireling who scribbles for a cabal from whom he receives a monthly or quarterly stipend," as a "paid professor of Anti-Masonry." But it should be said that William Lloyd Garrison pronounced the "Advocate" "almost the only journal friendly to the Abolitionists," and that was in mob times. After a stormy and precarious existence of seven years the "Advocate" ceased publication with the announcement that Hallett would devote himself to the law and would assist as convenient with the editorial work of the "Post."

Greene's paper during this period had been gaining quite steadily in prosperity and influence. About 1838 Hallett told a correspondent that the receipts of the "Post" from advertising and printing had been \$21,147 and the profits from contracts for papers had been more than \$25,000. The political feuds lost none of their militancy. Marcus Morton wanted to give an Anti-Slavery character to the paper; Henshaw, helped by Hallett and Greene, befriended the South. While they made the most of Jackson's famous toast, "The Federal Union—it must be preserved," they used it to promote the purposes of Calhoun. They commended the Polk policy as against Mexico, but their chief object was to satisfy the Southern demand for an extension of slave territory. When Henshaw openly broke with Morton in 1845, the "Post" denounced him as an Abolitionist, arbitrary in his removals from the Custom House, and hostile to immigrants and to Roman Catholics. James Russell Lowell wrote a friend in 1841 that all the notices of his new book had been fav-

orable "except that of your honest friend and fellow-politician, the editor of the 'Post,' who blackguarded me roundly." And he added this rhyme:

The "Post" has blackguarded my book!
 But then, 'tis understood
 That his most usual course he took—
 To sneer at all that's good.

Through the 50's the "Post" gave outlet to the tirades of Caleb Cushing against abolition. He was a National figure, his pen tireless and dipped in venom. His editorials covered a wide range of interests, but the impending crisis was the theme to which he always returned. He derided the "black Republicans." He defended the Dred Scott decision. He praised the LeCompton constitution. He sided with Douglas in the debates with Lincoln. A great figure in the life of the city through this period and probably the most useful of the members of the force that produced the paper was Richard Frothingham, who became a proprietor and managing editor in 1852, although for many years previously he had written for its columns. His work as an historian is well known. He held many important posts in both the city and the State. For the "Post" he produced a great number of historical treatises of permanent value. During his thirteen years of editorship he contributed the greater portion of the important leaders, actively discussing the politics of the day and as a party man defending the policies of the Democratic party before the War of the Rebellion began. He had his home in Monument Square under the shadow of Bunker Hill, and the morning after the news of the firing on Sumter arrived in Boston he came out with a stirring patriotic leader, headed "Stand by the Flag!" invoking the support of all the people for the government at Washington. That was a famous editorial in its day, nor was it soon forgotten.

All this time a distinguishing characteristic of the "Post" was its wit and humor. While its contemporaries were rehashing stale jokes the "Post" was producing amusing whimsies in its own workshop. During the first weeks of its existence it ran an amusing series of "Receipts," "How to Make" this and that, poetry for example. In 1833 it instituted a column of "Bon Bons." The most celebrated of its jokesters entered its columns in 1840 and stayed in them for ten years. Benjamin P. Shillaber began to write his "Sayings of Mrs. Partington" in 1847, and at once scored a pronounced success. The earmark, of course, was the misapplication of unusual words, but he often dealt with subjects of National importance, the temperance question, trade with China, the Mexican War. Born in Portsmouth in 1814, he entered a printing office at fifteen and came to Boston at seventeen. He left the "Post" to take charge of the "Carpet Bag," a comic publication to which several other professional humorists contributed. Later he spent ten years in editorial work with

the "Saturday Evening Gazette." He died in Chelsea in 1890. There is ground for the claim that the "Post" originated the "Columns" which are so prominent a feature in many of the newspapers of today. One historian contends that "All Sorts," "Odds and Ends," "Happenings," "Flashes," all had their origin in the "Post." In the "Post's" "Column" George F. Babbitt made a wide reputation as a humorist, and later he devoted a quarter century to the service of the "Herald," writing editorial paragraphs which his admirers hailed as the best in the country. On a day in mid-century Park Benjamin, writing in New York for Boston, promised a man a "first rate notice in the 'Post,'" and for years that phrase was current in newspaper offices. The Democrats were defeated again and again, but the flavor of geniality never disappeared from the pages of the "Post." After a whopping victory for the Whigs on a time the editor next morning requested that drivers of carriages bringing victors to the office to collect their bets should guide their steeds down Water Street, a simple traffic rule to prevent the blocking of the thoroughfare. As late as 1870 the then owners in an annual announcement thus expressed the spirit of their paper:

To infuse good humor and kindly feelings is an object we diligently seek; and when we can soften asperity by forbearance, we shall feel that something has been done to promote that genial fellowship which gives society its richest blessing. Thanking our old friends for past favors, we solicit their continuance, and also their efforts to bring others into our subscription lists, that all may see whether we preach the true doctrine of '76—the only doctrine that can hold the stars in our political firmament.

Under the Greenes, father and son—Nathaniel G. Greene having entered the office to assist the ageing Charles G. Greene, and with William Beals in the business department, the firm being styled Beals, Greene & Company—the "Post" became a valuable property, with a handsome granite building opposite the post office. It used to be said that the post office was on one side of the street and the office of the "Post" on the other.

A Remarkable Episode—Then in 1875 occurred one of the most remarkable episodes in the history of the newspapers of Boston. First, to paint in the background.

On October 11, 1869, the editor of the "Boston Daily News," Mr. E. P. Marvin, announced that on the following day would occur the union of his paper and the "Boston Daily Tribune," the purpose being "to increase the strength and permanency of the advocacy of the great moral questions of the day of which temperance is prominent." The "News" had begun publication "every forenoon and afternoon" on July 19. The day before Christmas in that same year the Rev. Ezra Dyer Winslow became connected with the paper. Early the next year the paper adver-

tised itself as "a moral, religious daily," giving "all the news for a penny a day," the original price per copy having been two cents, and the subscription rate \$5 a year, "to clergymen \$4." The place of publication was 4 Province Court, the publishing firm the Boston News Company, the size four pages. In 1871 it advertised six editions a day and 9,600 circulation. In 1871 also the price was restored to two cents. The paper later removed to Washington Street and the firm style became E. D. Winslow & Company.

Winslow was born at Whitehall, New York, in 1839, and educated at a theological seminary. In the Civil War he served as an army chaplain. In 1871 he was made the business agent of "Zion's Herald" in Boston, a post which he held for a comparatively brief period. He then branched out as a real estate operator in Auburndale and other suburbs, and seemed to improve his worldly condition very rapidly, meantime occupying pulpits and participating in the church conferences. When the Daily News Company became involved in financial difficulties he bought the paper. His political ambitions obtained him two terms in the House and one in the Senate from a Newton district. A defeat for renomination to the Senate humiliated him and he looked about for some means of improving his public relations. On December 18, 1875, the house he occupied in Auburndale burned with a library said to be worth \$10,000, and valuable furnishings and pictures. This house was the property of R. M. Pulsifer of the "Herald." On the Charles River Winslow had maintained a small steam yacht. He was fond of good horses. Probably to serve his political ends he bought, in 1875, the "Boston Post," and organized the Post Publishing Company, of which he became the treasurer, serving also as general manager of the paper. It was stated that he paid a small sum in cash and gave his notes for the balance of the purchase price. He was a Republican, but as the directing force of a Democratic daily he hoped to deflect votes from that party to himself. The "News" now became practically an evening edition of the "Post." On January 19, 1876, the new owner started for New York, announcing his intention of going on to Philadelphia to buy a press. Then the bubble burst.

For a time after their sale of the paper the old owners, Beals, Greene & Company, continued a nominal connection with it, which was to terminate when the terms of sale had been fully complied with, but after the cash payment no member of the firm retained any control or responsibility. Winslow proceeded to form a stock company under the general laws of Massachusetts with a nominal capital of \$300,000, of which he would dispose of something less than half and retain the controlling interest. Eminent names appeared as directors in the new company. The Hon. Leverett Saltonstall afterward declared that he never owned

a share of stock nor signed a single certificate, and that when after a few months he saw how loosely the concern was managed he drew entirely out of the enterprise. His name appeared, however, as "President" on some of the certificates which Winslow put up as collateral to obtain advances of money. "The Honorable" John Quincy Adams also was announced as a director. Winslow manipulated the stock certificates of the inflated concern with much dexterity and obtained thus considerable capital. But his borrowings were short-term loans, and when the maturity dates drew near he found the vice tightening about him so closely that he could not wriggle free. In fact, for several months he had been an industrious forger of endorsements. He used the names of many well known individuals. Leopold Morse found himself a guarantor for \$30,000 worth of spurious paper. Winslow had used quantities of fictitious "Post" stock to bolster his crumbling credit. The discovery of his duplicity and his crimes was the sensation of the last week of January, 1876. The stockholders of the Boston Post Company were all at sea and hastily held a meeting to ascertain their latitude and longitude. It soon transpired that at least one Boston man had seen Winslow before he fled from New York. Mr. E. F. Porter was associated to some extent in these newspaper ventures and Porter's name was on some of the Winslow notes. Porter suddenly hurried to New York and after an absence of only a day or so he returned to Boston with a bill of sale of the "News." He immediately substituted his own name for that of Winslow as publisher and on advice of counsel refused to answer questions. The "News" came out with an editorial sadly lamenting Winslow's fall from grace, with an appendix quoting a statement of the case from another paper.

Winslow, leaving chaos and fury behind him, was now on the high seas. The full revelation of his manoeuvres is astonishing. That he did not flee on the impulse of the moment is clear. It came out that he had spent a day at the State Library looking up, with the aid of a lawyer, the United States extradition treaties. He explained that many forgers had been fleeing to Brazil and other South American countries, and that it would be a public service for the "Post" to print a full report of the facts, with the texts of treaties, and the names of, and the routes to, the cities of refuge. The lawyer would take no fee for such a task and Winslow graciously insisted that he must accept a subscription to the paper. The next Monday Winslow sent his family to New York. On Wednesday night he followed them. On February 1, 1876, he bought steamship tickets to Rotterdam for himself, wife, son, and wife's sister. A few more weeks and he was under arrest in London, to be arraigned in the Bow Street Court on March 2. The story is that he landed in Holland, passed through Belgium to England, and called at the John Murray book

store for a letter on the assumption that the English bookshops would care for parcels as did the Boston stores. Celbion P. Dearborn, a Boston detective, made the identification. The historians of the "Boston Herald" have always "pointed with pride" to the achievement of a "Herald" correspondent who "tracked, followed, discovered, and 'interviewed'" the fugitive. The Suffolk County Grand Jury had indicted Winslow in fourteen counts involving \$40,000. The technicalities which came into play when extradition was sought now made the case a subject of interest to a score of governments. The American Secretary of State, Hamilton Fish, and the British Home Secretary, were soon exchanging cables every day with reference to it. On May 19 the Cabinet at Washington had a session of two hours over a letter just received from Earl Derby dealing with the extradition of Winslow. It became a test case on the outcome of which other such actions must depend. In the end Winslow escaped extradition. Released, he spent some time in London, until he learned that a new and airtight treaty was under negotiation, when he again took ship. In a few years it was known in Boston that Winslow was living in Buenos Aires under the name of Daniel Warren Lowe, and there conducting a prosperous newspaper, the "Buenos Aires Herald." Rumor has it that he sneaked back in after years to the United States, which may or may not be true.

The "News" was able to continue publication only for a short time. On February 11, 1876, before Winslow's apprehension in London, suspension was announced as necessary on account of the way the affairs of the paper were mixed with the Winslow rascalities. The founding of the "News" had been a mark of renewed interest in the East in religious journalism. The stigma which the Winslow story attached to the Boston paper discouraged other attempts then contemplated for the establishment of "moral dailies" elsewhere.

The "Post" was rocked a little upon her keel, but was not in danger of foundering. There had to be a reorganization. The ownership of the outstanding stock could only be determined by the Supreme Court. A new corporation took over the affairs of the paper. This Post Publishing Company operated the business until the name of E. A. Grozier took its place as editor and publisher. Frederick E. Goodrich of the editorial staff served as editor-in-chief for a time, then George F. Emery, who had become a principal owner, and again Robert G. Fitch. In 1881 stock was sold anew, Mr. Emery retired, and Alonzo P. Moore became treasurer and manager. Again there was a reorganization in 1885 when W. H. H. Andrews succeeded Mr. Moore in the business office and Henry L. Nelson took over the editorial direction from Mr. Fitch. The price had been reduced from four cents to three in 1882; it now was reduced to two cents. After only a year the entire capital stock passed into the

hands of parties not before associated with the paper, and on May 17 the new management, with Edwin M. Bacon as editor and Benjamin Kimball as president of the corporation, put out their first issue.

The paper now was conducted as independent in politics, designing to be fair to all and to construct its own judgments. Mr. Bacon retired in 1891. During a considerable stretch of years in this interval, the "Post," to the astonishment of the "Advertiser," held a high place in the esteem of the cultivated class in Cambridge and out Beacon Street. This was partly due to its discussion of the Mugwump heresies. Such wealthy men as Martin Brimmer and John M. Forbes helped the paper financially. It castigated Quay and Blaine. Edwin Lawrence Godkin said of it: "Like the old 'Advertiser' it was eminently respectable. No priest . . . hesitated to mention it in his prayers, no woman to associate it in her mind with honor. No father feared to leave it on the parlor table, or to allow it to go down to the kitchen when the family had done with it." But—suddenly the wind of popular favor veered again. Perhaps the "respectable" constituency had dwindled. Anyhow, there was demand for a "newsier" sheet. And at length, to quote Godkin's opinion, the "Post" became the property of a "bright young journalist of the Pulitzer school" who promptly "made the unfortunate sheet a terror."

Mr. Godkin alluded to Edwin Atkins Grozier, who had been a reporter on the "Globe" and the "Herald," private secretary to Governor Robinson, private secretary to Joseph Pulitzer, and city editor of the "New York World," and who became publisher and chief owner of the "Boston Post" in 1891. Mr. Grozier used to say that his six years of experience with Mr. Pulitzer was a wonderful training for any young man "provided he could live through it." The announcement of the change of ownership in the Boston daily appeared on September 19 and the new owner took charge in October. The circulation at the time has been declared to have been variously 3,000, 20,000 and 30,000. The bold buyer assumed a huge load of debt; those debts he paid in full. He went after circulation. Many days he worked right through the twenty-four hours. His friend, General Charles H. Taylor, of the "Globe," patronizingly told the young man he was welcome to any crumbs the "Globe" might overlook, and the young man replied that he intended to have also a big slice of the cake. He instituted many catchy prize devices to capture attention. For years at the head of his editorial page he carried the motto: "With a mission and without a muzzle." He possessed the instinct for news and the genius for dramatizing the commonplace. He applied his Pulitzer training to his own needs. In time he bought the building in which the paper was produced and the land on which the building stands. He installed one of the largest pressrooms in the country more than sixty feet below the street level. In the time of the World War he carried the circulation

of the "Post" to the highest level of any newspaper in America—a dazzling feat. Let us contemplate the figures: In 1903, 178,308; in 1909, 245,674; in 1912, 340,320; in 1915, 422,350; in 1919, 496,882. The totals for the Sunday issue reached 432,949 in 1922. There have been some recessions since both in the daily and Sunday totals, but the figures still are very large. The gold medal of the Pulitzer Foundation for meritorious public service by an American newspaper in 1920 was awarded to the "Post" for its expose of the get-rich-quick operations of Charles Ponzi.

Mr. Grozier died on May 9, 1924. The late Charles William Eliot, in a formal letter for publication, paid high tribute to him. The will bequeathed the controlling interest in the company to his son, Richard Grozier, who had been actively concerned with the production of the paper for fifteen years, and a codicil indicated the testator's wish that these holdings should always be kept in the Grozier family.

It will have been noticed that in the first half of this narrative our story had to do with weekly publications, and that with the coming of the dailies our allusions to papers of less frequent publication have been relatively incidental. This must need be so, because periodicals are not today regarded as newspapers, although the weeklies, bi-weeklies and tri-weeklies were the newspapers of yesterday. There should be, however, some further mention of the publications which have been superseded as heralds of the news by the dailies.

Between 1830 and 1850 there were as many as two hundred tri-weeklies, bi-weeklies and weeklies published in Boston, many of them connected with the dailies. Some, obviously political, were designed only to last through a campaign and were lucky if they did that. Examples of these are the "Clay Banner" of 1848, the "Free Soiler" of 1850, the "Free State Rally and Texas Chain Breaker" of 1845, the "Massachusetts Whig" of 1849, and "Rough and Ready" of 1848. Some represented the pet reforms of their promoters, as "Anglo Sacsun" in the interest of phonetic spelling, and "The Hangman" which dealt with capital punishment.

Not a few of these papers undertook to compete with the dailies in the telling of the news and several of the weekly editions of the dailies maintained themselves fairly well for many years. Besides these supplementary editions a few of the dailies published weeklies of a literary character, as "The Notion," which was put out by "The Times," and the "Universal Yankee Nation" printed by "The Mail." The rivalry between these two weeklies finally took the form of a competition in size which reached a climax in the "Leviathan of Papers," a "Double Double Notion," measuring sixty-seven inches by ninety, and "containing 6,000 square inches of printing, all for 25 cents." These papers printed the

novels of Dickens, the poems of Mrs. Norton, the plays of J. Sheridan Knowles. Their sales occasionally reached 20,000 copies. "The Adopted Citizen" was published in the interest of the Irish, the "New England Artisan" in behalf of working men, to list the names of the agricultural journals would require a long roster, and the scope of such journals as the "Boston Shipping List" and "The Pathfinder" is easily inferred from their titles. Just as today special interests of every kind have their organs, so years ago Boston supported papers, more or less important, representing the churches and the secret orders, the geographical subdivisions of the city and the suburban cities and towns, commerce and finance, "causes" and reforms, fads and "isms" almost without number. The Boston foreign press dates clear back to the "Courier de Boston," a small weekly quarto, published by Samuel Hall in 1789.

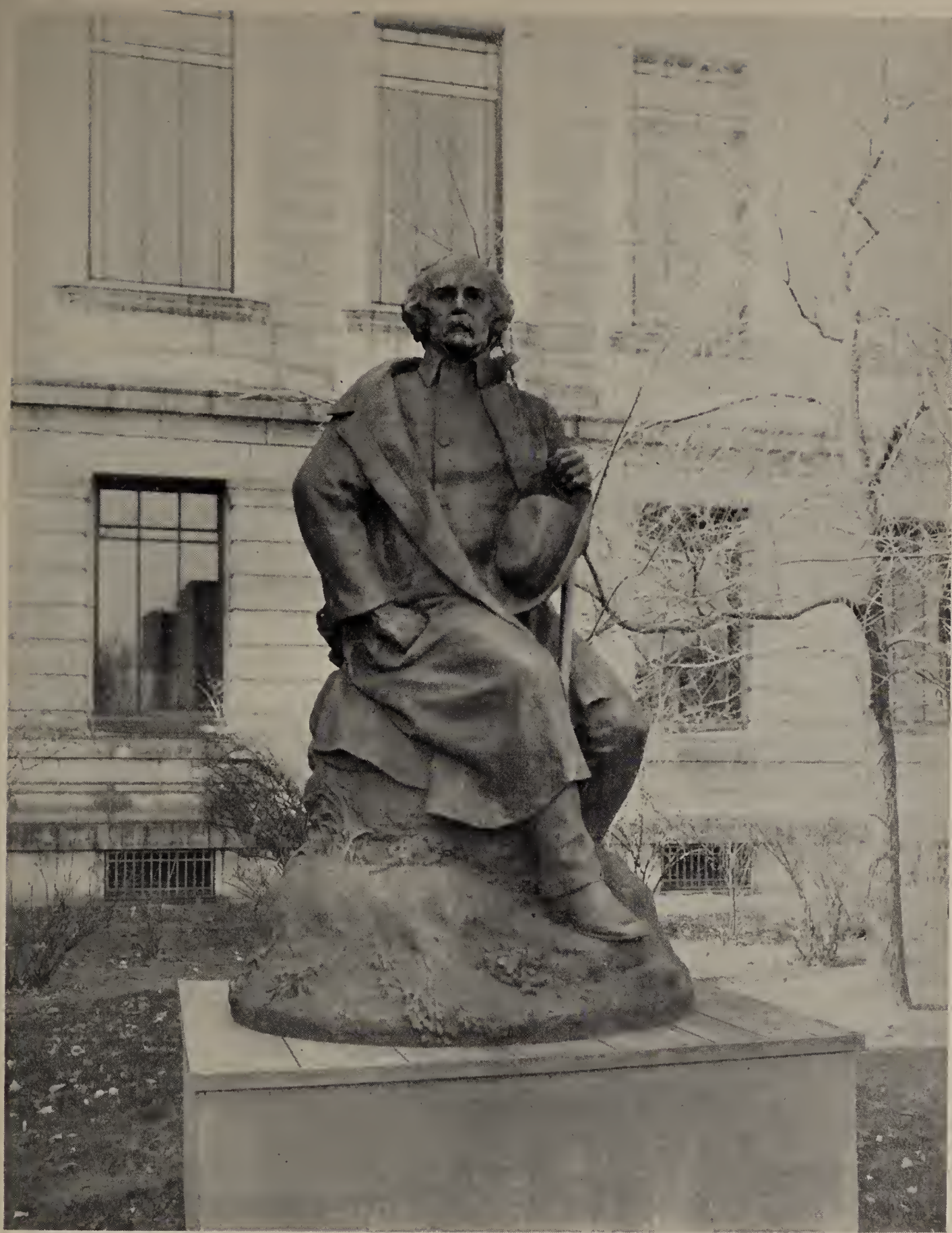
Several of these weeklies must have more than simply cursory mention. What a chapter might be written about Garrison's "Liberator." When, in 1831, a South Carolina paper copied a small article about the "Liberator" and its "intention to inflame the negroes," the attention of Mayor Harrison Gray Otis was called by letter to Garrison's venture. The mayor declared that he never had heard of the obscure publication! The whole Nation heard of it in due time, and of its ardent editor who had the manners of a Quaker while wielding the pen of a Boanerges, and who triumphantly put forth the final issue of his paper in 1865.

The history of religious journalism in Boston would supply abundant material for an important monograph. It probably is not strictly true that the "Boston Recorder," first issued on January 3, 1816, by Nathaniel Willis, and since incorporated with the "Congregationalist," was the earliest religious newspaper published in the United States. At Chillicothe, Ohio, on July 5, 1814, there was begun a "Weekly Recorder" by John Andrews, which, after several changes of title and place, found permanent lodgment at Pittsburgh as the "Presbyterian Banner." Moreover, in Essex, Massachusetts, Elias Smith, a minister of the "Christian Society," established a religious paper of a highly censorious character, which persisted until 1817, after its removal to Philadelphia. This "Herald of Gospel Liberty" attacked the support of Congregationalism by taxation and criticized the clergy and upheld the Republican party with equal zest. And far back as 1743 Kneeland and Greene, of Boston, published the "Christian History," edited by Thomas Prince, Jr., which has been pronounced "the first religious newspaper in the world." However, Boston possesses several religious journals of the first value and of respectable antiquity. The Methodist "Zion's Herald" was begun in 1818, the Baptist "Watchman and Reflector" in 1819 by Benjamin True and Equality Weston, and the "Christian Register" of the Unitarians in 1821. The last named is believed to have been the first religious paper

in the world to use the telegraph for the transmission of news and the reporting of church assemblies. The records of these and other Boston journals of similar character are starred with famous names. Such men as Henry M. Dexter of the "Congregationalist," William Ellery Channing of the "Register," Gilbert Haven of "Zion's Herald," John W. Olmstead of the "Watchman," are remembered far outside their respective denominations.

And what an entertaining chapter might be written about "The Pilot," the most celebrated of the Roman Catholic papers of Boston probably, and about the men who made it famous, Patrick Donahoe, who with H. L. Devereux founded the paper in 1836; James Jeffrey Roche, the wit and essayist; and John Boyle O'Reilly, whose poems and editorials earned for the paper a wide circulation among Protestants. For years O'Reilly was one of the most romantic figures in Boston. Back of his arrival in New England was the sentence to death in Ireland and the escape from Australia. Of his early years in Boston, Edwin P. Mitchell wrote: "No man ever impressed me more strongly with the vividness of an amiable personality," and he added that O'Reilly "could make even steam heat seem like a hearthstone glow." One interesting incident may here be recorded. The news of the Phoenix Park murders in Dublin reached Boston late on a Saturday night in 1882. General Charles H. Taylor, then laboring like a slave to carry the "Globe" to success, had as yet no Associated Press franchise. He learned that the "Herald" planned for a page on the tragic event. The "Globe" was not in position to obtain a full report. Mr. Taylor recalled that two of the most conspicuous Irishmen in the country resided in Boston, O'Reilly and Patrick A. Collins, and he hurried a reporter—who happened to be Edwin A. Grozier, later of the "Post"—out of the office to see those men. In Monument Square, Charlestown, the reporter obtained a column from O'Reilly. As he was leaving young Grozier remarked that he did not see how his herdic—there were no automobiles then, of course—could get him over to South Boston to see General Collins and bring him back to Newspaper Row in time to catch the edition. Whereupon O'Reilly said: "You can't do it. Come back in the house and I'll supply an interview with Collins." Which he did. So intimate were the two men that each knew just what the other would say. Grozier reached his office with the interviews in shorthand. There were no typewriters, so Grozier dictated his copy to two reporters. The "Globe" was "saved." The paper looked very well next morning.

The "Commercial Bulletin," founded in 1859 by Curtis Guild, and issued on Saturday mornings, achieved and long sustained a deserved reputation as an authority on business, financial and manufacturing sub-



NATHANIEL HAWTHORNE, BY BELA PRATT, MUSEUM OF FINE ARTS

jects. In 1883 Curtis Guild, Jr., later to become Governor of the Commonwealth, was admitted to the business as a partner.

It might have been expected that Puritan Boston would resist the coming of the Sunday newspaper, but similar antipathy was encountered throughout the country. The War between the States justified the publication of Sunday extras during the first half of the 60's, and the practice was maintained while the war went on, but after Lee's surrender most of the dailies suspended their Sunday issues. But ere long these papers in self-defense had to go back to Sunday publication. Whitelaw Reid in an address at Yale stated the case:

For a long time I resisted the general tendency to extend the daily publication over into Sunday. Nearly every man I knew approved this refusal to print a Sunday paper. Old friends went out of their way to congratulate me on thus setting my face against this pernicious habit of Sunday publication. . . . Finally I took to explaining . . . that my noble stand seemed to result in sending all my regular readers, when Sunday came, over to one or another of my competitors . . . and I would ask, "By the way, what paper do *you* read on Sunday?" Then came stammering and hesitation, to be sure; but not once, during the years this went on, did I fail to find that, with the single exception of some of the clergy, the men who were exhorting me to set a noble example of Sabbath observance by not publishing on Sunday, were themselves quietly gratifying their own craving to know what was going on by reading some Sunday paper!

Sunday Papers—Several attempts to publish Sunday papers were made in Boston before the firing on Sumter. Just at the end of 1848 Ben: Perley Poore started "Perley's Sunday Pic Nic" as a Sunday edition of the weekly conducted by the owners of the "Bee." In 1846 a "Sunday Telegraph" appeared; in 1849 the "Spirit of the Age and Sunday News." There was a "Sunday Morning Chronicle" in 1841, a "Pearl and Galaxy" in 1837, and so early as 1831 Frederick S. Hill defied convention with the "Commentator and Sunday Times." In 1850 Elizur Wright tried the plan of publishing a "Sunday Chronotype" with one edition for the late trains on Saturday night and another for city circulation as an early Sunday edition. But there was a sudden change in 1861. On the Sunday after the surrender of Sumter an employee put out an unauthorized extra of the "Advertiser." It was in the following month that the "Herald" established the first regular Sunday edition in Boston and it held the field alone for fifteen years. In 1866 there was founded a Sunday "Times," in 1867 a Sunday "Courier," in 1877 a Sunday "Globe."

For years Boston maintained several papers which managed to elude the prejudices of Sabbatarians by appearing nominally as Saturday editions, although designed for Sunday circulation. A good example is the "Saturday Evening Gazette," founded in 1813 by William W. Clapp. It became popular and profitable largely because of the "features" it exploited dealing with society, music, art, books, drama. It printed the

sermons of James Freeman Clark. It employed able correspondents in New York and other cities. Among the men associated with it at various times were the Clapps, father and son, B. P. Shillaber or "Mrs. Partington," John W. Ryan, and George H. Monroe or "Templeton." Another similar paper was the "Yankee Blade," with which Sam Walter Foss was connected for some years.

As an exponent of the movement known as Native Americanism, a few journeymen printers, under the firm name of Baker, French, Harmon & Company, began the publication in 1844 of a morning paper to which they applied the soaring name of "The American Eagle." The American Republican party had been founded in Louisiana in 1841. Its leading demands were that only Americans by birth should hold public office and that the naturalization period should be extended to twenty-one years. The movement spread to the North. The party elected a mayor of New York City in 1844 and a few members of Congress in 1845. Then the Mexican War and the slavery question absorbed the attention of the public and the tide of Americanism receded. The party elected no Congressman in 1848. The great influx of immigrants that followed the upheavals in Europe in 1848 produced a new outbreak of anti-foreign feeling which found expression in another organization representing essentially the same ideas as those of the Native American party, and to be known in history as Know Nothingism. The movement developed rapidly, upset the calculations of many astute politicians, and became a powerful factor in the politics of the time.

It was when Native Americanism was first manifesting some vitality as a force in public affairs that the "Eagle" in December, 1844, put out its first issue from "No. 5 Devonshire Street, third door from State Street." It early attained a fair degree of success. Several writers of ability contributed to its pages, as W. S. Damrell and Moses Kimball; the latter subsequently found in the Boston Museum, a popular theatre, an avenue to fortune. Naturally, when Native Americanism declined, the "Eagle" lost the avowed warrant for its existence. The publishers decided to abandon an enterprise that seemed doomed to failure and to supersede it with an evening paper which should be neutral in politics and somewhat Bohemian in character. The first issue of the new publication came out on the afternoon of the last day of August, 1846, with four pages of five columns each and measuring nine by fourteen inches.

Thus was "The Boston Herald" begun as one of the "pennies." It is the only one of them all to survive to the present day. For some time the energetic founders published both papers. They tried the experiment of printing Democratic editorials in the morning and Whig editorials in the evening. They boldly printed many articles in both papers. They manifested a distinct tendency toward sensationalism. One careful inves-

tigator has said: "The most sensational, the yellowest, of all the journals in Boston then was the paper which today deservedly holds an high place among the great newspapers of the United States." The editorial and press rooms were at the corner of Devonshire Street and Dock Square; the counting room was at 15 State Street. The two papers managed to keep six compositors busy and for the first four months of the life of the "Herald" its editorial and reportorial staffs consisted each of one man. Two of the stockholders manipulated the presses, John A. French and James D. Stowers. Somehow the new paper managed to "get by." The publishers wriggled through many difficult passages and at length emerged into the open field of competition with sufficient reputation for ability and initiative to compel some recognition, a kind of reluctant tolerance, from their older rivals. In 1847 the "Herald" said: "The competition of the penny press has caused a mental activity among all classes, rash and impulsive it may be, but nevertheless far preferable to the dignified stagnation which in times of yore was seldom broken by the larger and more expensive journals." Again, in an editorial on "The Dignity of the Penny Press," the paper said: "The time has come when a respectable portion of the community no longer looks to the big six-penny, lying oracles of politics for just notions on government, exalted piety, or pure and chaste morality."

Thus in hammer-and-tongs style did the "Herald" men of those days carry themselves in the scramble for popular favor. Like many other papers of the day, the "Herald" accepted pay "in kind" from the buyers of advertising space. The owners could use groceries and clothing without much trouble. But the "remittances" from dealers in several other classes of goods proved embarrassing. The publishers could not refuse to druggists a privilege accorded to dry goods dealers. Patent medicine advertisements abounded in the columns of all the newspapers of that period, and the "Herald" counting room sometimes contained a large stock of much-exploited remedies. Amusing tales are told of the uses to which this stock was put. Occasionally on pay days, according to the veracious chroniclers of "Herald" history, the cash would fail to hold out, and the cashier would say: "Wait, boys, while I run out and sell a gross of sarsaparilla." He would scurry out to some pharmacy, market a quantity of the "infallible" at reduced rates, and return with enough money to satisfy the demands of the employees. On New Year's Day, 1847, the owners were able to provide a complete outfit of new type for both their papers, to print them on a new Adams press, and to increase the size of the "Herald" to a page of twenty-one inches by seventeen, with seven columns. They announced also a weekly edition. In their leader for that day the owners said: "It is our purpose to establish a journal which shall be truly independent—pledged to no religious sect or

political party—always ready to rebuke both spiritual and political wickedness in high places, and call the servants of the public to account whenever they abuse the trusts committed to their care.”

The first editor of the paper was William O. Eaton. He returned to Boston after two years of travel just in time to be invited to take charge of the forthcoming newspaper, and in spite of his youth, he accepted the responsibility without hesitation. He was only twenty-two, but he had written for several papers, including the “Post” and the “Bee.” George W. Tyler took charge of the morning edition when it was undertaken. This adjustment lasted only a few weeks. Soon Tyler’s name appeared at the top of the editorial column with the announcement that Eaton had retired. The fact was that Eaton was a Democrat and Tyler a Whig, and the duality of the political pronouncements of the two papers produced charges of insincerity and inconsistency outside and caused irritation inside the office. The “Herald” printed an average of eight columns of reading matter at this time, of which two columns contained editorials, two were filled with clippings from exchanges, and the remaining four were allotted to local news items. The management boasted of their “arrangement” for the service of the “Magnetic Telegraph,” but telegraphic news was not plentiful in the columns of their paper.

The names of the owners appeared for the first time in the “Herald” as John A. French & Company. French had bought out all the others who had joined forces to start the paper, and he actually owned all but one share, which was represented alone by the “& Company.” He was a tireless worker. He never hesitated to run the press or to run out on assignments as a reporter might have done. The two papers removed to larger quarters. Steam power was rented to run the press. The counting room was shifted across State Street. James D. Stowers, of South Boston, who had been in at the outset, invested several thousand dollars to buy an interest anew and the ownership card was altered to read “French and Stowers.” Next day a second morning edition was begun, to be issued at eight o’clock, and the evening edition was made the fourth page of the morning paper and placed in charge of Thomas W. Tucker. The paper was not slow in telling the public about its achievements. One statement announced a total circulation for three editions of 67,620 a week, a thing declared to be “wholly unprecedented in the history of Boston newspapers.” The first real news-gathering exploit performed by the “Herald” belongs to the credit of “Dave” Leavitt, in connection with the conflagration of January 21, 1847, which destroyed about one hundred buildings in the North End. He arrived early, noted the fury of the blaze and the direction of the wind, and covered the fire not by watching the actual destruction, but by recording minutely on his note sheets the numbers, owners and occupants of the

buildings which the flames had not reached. The following morning his paper printed a four-column statement of these facts for the entire burned area, to the surprise of the town and the envy of his competitors.

In May, 1847, occurred another change in ownership, caused by the withdrawal of Mr. Stowers, and on June 23 Samuel K. Head was announced as sole publisher. Mr. French, however, kept an interest and served on the paper, but his name did not appear. There were editorial changes also; Mr. Tyler left the paper, although later he returned for a time, and Mr. Tucker's name vanished a few weeks thereafter. The new editor was the redoubtable William Joseph Snelling, to whom some reference has previously been made. The "Herald" historians fondly dwell on the names of the founders. Albert Baker set type for the paper until his death. Amos Clapp worked at his case for years and then became the janitor of the Journal Building. George H. Campbell became a reporter, migrated to California, there to appear as a judge, and died in Mexico of yellow fever. Justin Andrews went to the "Times," then returned to the "Herald" as an editor and eventually a proprietor. One compositor, not an owner, Byron Cole, died in Nicaragua, where he was serving that "gray-eyed man of destiny," William Walker. Meantime the "Eagle" had suspended publication. Its last editor was the Rev. Charles W. Denison. Its subscribers and advertising contracts were transferred to the "Herald." On May 19, 1847, it appeared for the last time.

Mr. Snelling's editorship was brief, running only from mid-summer, 1847, to the time of his death, almost at the end of 1848. His life had been varied and adventurous. He was a master of satire. His scathing description of conditions in the House of Correction in South Boston, which he called "The Rat-Trap," made him both bitter foes and warm friends. His editorial career was marked by a string of battles. He ferociously assailed the city marshal. He strove to prevent the election of Josiah Quincy, Jr., as mayor, and failed. He printed from time to time a "Black List of Delinquent Subscribers." He wrote in a slashing style and seldom qualified his statements. The "Herald" fought vigorously under the banner of Zachary Taylor, and the day after the election the editor contemplated proudly the results of their efforts to obtain prompt returns; they were able to report the vote in ninety-nine Massachusetts cities and towns, fifteen in Maine, eight in New Hampshire, and numerous others from States outside New England. On the second day the paper announced the certainty of the election of "Rough and Ready," and in a few weeks printed with satisfaction his letter of thanks for its "courtesy and kindness." The vehement editor was only forty-four years old when he died very suddenly the day before Christmas at his home in Chelsea, and a few hours after his widow was stricken again by the death

of her father. In February, 1849, Moses Kimball granted the use of the Boston Museum for a benefit in her behalf for which the programme included the names of J. B. Booth, Jr., J. R. Vincent, and Adelaide Phillips.

Recalled to the editorial chair, George W. Tyler resumed his former duties early in 1849, and soon arranged for four editions a day. The counting room the preceding year had been removed to 19 State Street, but the paper was produced "in the top story of an old building on the north side of State Street, midway between Washington Street and Wilson's Lane, and opposite the Old State House," until April 1, 1849, when the editorial, composing and press rooms were removed to 1½ and 3 Water Street, and the paper began to be printed "on a Hoe double-cylinder press, run by steam power, and capable of producing 6,000 impressions an hour." Early in that year a disagreement occurred between the owners, French and Head, which was arbitrated by their lawyers, and French became the sole proprietor. The circulation now leaped upward, and on April 2 the "Herald" began to print every day the line "Largest Circulation in New England." Then the owner claimed as against the "Times" the right to the post office advertising of unclaimed letters, which under the law belonged to the paper of largest circulation. The "Herald" ran defiance after defiance against the "Times," offered wagers of \$1,000 to make good its boast, and declared that not "pecuniary profit" but "honorable distinction" furnished its motive in striving for this government business. The average daily city circulation for this period was said to be 11,253.

Of all the early "Herald" feats of news-gathering the one most enthusiastically celebrated was the printing in the first edition for Christmas Day, 1849, of a column of synopsis of the message of President Taylor, which was wired from New York, and in the second edition the document in full. The message was brought to Boston by J. F. Calhoun, of New Haven, who started on the afternoon of the 24th, crossed in a tug from Jersey City to New York, mounted a special engine which was waiting at the New Haven depot, and departed at ten in the evening for Boston. He lost one hour at Meriden, when the tender left the rails, an hour and thirty-eight minutes at Warren, where he encountered a derailed freight, and thirteen minutes at Palmer, where the engine replenished its water supply. But he arrived in Boston at 6:20 in the morning.

Sensationalism—Often the charge is made nowadays that newspapers give too much space and attention to criminal news. Go back to the years 1849 and 1850 and you shall find that what is called "sensationalism" is no new thing. The murder of Dr. George Parkham by Prof. John

W. Webster was a most astounding crime. That awful event was a moral earthquake in Boston. What did the papers make of it? One historian, severely critical of the "Herald" of those days, says: "From the worst of the pennies, the 'Boston Herald,' to the most respectable of the dailies, the 'Advertiser,' the papers vied with each other in their efforts to give complete accounts . . . and full, accurate and prompt reports of each day's proceedings during the trial." Big type was used and screaming headlines, according to the standards of seventy-five years ago, portraits of the victim and the criminal, sketches of the implements employed in the commission and concealment of the crime, plans of the rooms. The "Herald" issued extras at intervals of only fifteen or thirty minutes, and arranged for their simultaneous appearance in New York. Stenographers supplemented the long-hand bulletins with verbatim reports of all that was said in the court room. Seven columns were given to the Webster confession, and four to his execution. The limit of circulation was the capacity of the presses. It is stated that at no time during the trial did the circulation fall below 60,000 a day. These facts are here related as interesting historically, and without derivative moralizations.

In 1850 the "Herald," apparently prosperous, continued to advertise its claim to a larger circulation than any other Boston paper. But in 1851, owing to "causes" pronounced "inexplicable," the owner unexpectedly found himself in financial difficulties. On April 1 he discontinued the weekly edition. That day also the imprint was changed from "John A. French, Editor and Proprietor," to "John A. French, Publisher." In time it became known that French had sold the "Herald" to John M. Barnard, "a wealthy distiller and wholesale liquor dealer," then doing business in South Market Street, and also proprietor of the "Glades" hotel at Cohasset. The new name did not appear in print during that year, but on July 16 the imprint was changed to read "George W. Triggs & Company, Publishers and Proprietors." French retired to his farm in Maine, his assistant, Samuel R. Glen, went to the "Times," and A. A. Wallace succeeded as managing editor. But a quarrel with the old Associated Press, the poor results obtained from an imperfect two-cylinder printing press, and other difficulties, caused a serious interruption in the progress of the paper. The following year began, however, with a new Hoe press, and in August a Napier press was added to the outfit. For about six months the imprint read "John M. Barnard, Proprietor; George W. Triggs & Company, Publisher," but on July 2 the Barnard half of the announcement was allowed to stand alone. Meantime, in September, 1850, the editorial, composing and press rooms had been removed to Williams Court, half way between Washington Street

and Court Square, and in October, 1851, the counting room was transferred to 103, now 241, Washington Street.

Now again the paper began to gain in patronage. In 1854 two inches were added to the length of its columns. On February 12, 1855, it was announced that while Barnard continued as owner, Edwin C. Bailey and A. Milton Lawrence had become the publishers. Then early in 1856 Barnard sold to Bailey, who became sole proprietor and publisher. He was a half-brother of Senator Fessenden, of Maine, and a relative of the Greenes of the "Post." Barnard's subsequent attempt to compete with the "Herald" by the publication of a "Daily Evening Ledger," with Wallace as editor, did not long endure. Justin Andrews came to the "Herald" as assistant editor and remained as news manager until 1873. His brother, Charles H. Andrews, had been with the paper some time as a reporter, and he remained, as employee and part owner, until 1897. At this time there began a revival of managerial enterprise. Improvements followed each other in rapid succession. In 1857 the "Herald" bought the "Times." The new owner had been postmaster of Boston, but he resigned that office on October 1 and thenceforth devoted all his energies to the newspaper. A six-cylinder Hoe press was acquired in 1858. A "new high" for circulation was attained on December 3, 1859, the day after the execution of John Brown, when the press run was 59,760. Five weeks later, on January 10, 1860, the Pemberton Mill disaster at Lawrence produced an edition of 72,360. The elections of that year ran the edition up to 73,752, "the highest since the Webster trial." The paper demonstrated the magnitude of its business by telling the public of its twelve compositors with an average bill for composition of \$200 a week, of a white paper bill for the year of \$87,000, of a salary total of \$36,000, and of \$6,000 expended for telegraphic service—big figures for those days. Through the early months of the Civil War the circulation continued to gain. For Fort Sumter the paper printed 85,752 copies, and for the march of the Sixth Massachusetts through Baltimore 92,448. During the next three years the totals were not so large, but the edition for the surrender of Lee exceeded 60,000, and for the assassination of Lincoln it was 83,520. In 1867 the payroll contained seventy names. It has more than 1,000 now.

On April 1, 1869, there took place one of the most important in the many changes in "Herald" ownership. Mr. Bailey on that day announced his sale of the paper to Royal M. Pulsifer, Edwin B. Haskell, Charles H. Andrews, Justin Andrews, and George G. Bailey. The new owners gave their notes for a large part of the price paid and all these obligations were met at maturity out of their profits. All five for some time had been connected with the paper. Haskell, who took charge of the Sunday edition, had begun as a reporter in 1860. Pulsifer assumed control of the

business department, which he had entered in 1861. The Andrews brothers had invested large amounts of energy in the news departments. George G. Bailey was foreman of the composing room. The last named sold his interest to the other four on October 1, 1871, and Justin Andrews sold the remaining three on January 1, 1873. In 1870 the sheet was widened by a column, and during the next few years mechanical improvements were frequently made. "The first Bullock press ever used north of New York" was installed in 1872. On September 3, 1870, the battle of Sedan produced for the first time a circulation of more than 100,000, but on January 8, 1872, the assassination of "Jim" Fisk sold 113,760 copies.

The great fire of November 9, 1872, taxed the men and the machines of all the papers spared by the conflagration beyond all previous ideas of possibility. Everybody worked without rest for forty-eight hours, and many for seventy-two hours. One day the "Herald" presses ran off 220,000 papers and yet fell short of the demand. During 1874 the average daily circulation is said to have been 107,351; in 1876 it stood at 116,568. But the day after the election of that Centennial Year the press run reached the remarkable total of 223,256, "the largest number of copies ever printed in one day."

On February 9, 1878, the "Daily" and "Sunday Herald" occupied a building constructed for them at 255 Washington Street, with a supplementary structure, also new, erected as an "L" on the Williams Court site, which had been purchased in 1871. This Washington Street building, long ago completely antiquated, for years was advertised and described as one of the model newspaper plants of the world. The "Herald" now was entering on an era of such prosperity and influence as fairly earned for it a reputation hardly excelled by that of any other newspaper in the country. Frank Sanborn, in 1902, simply stated the recognized fact when in a formal article he referred to the complete success with which the paper had "lived down" the "ill repute" of its early days to which reference has heretofore been made. The position of the "Herald" is suggested by the following quotations from letters written by Samuel Bowles, of the "Springfield Republican." The first passage is from a letter of 1874, the second from a letter of 1877. He said:

Haskell, the editor, and Pulsifer, the publisher, of the "Herald," are two of the best gentlemen connected with the New England press. . . . They are thoroughly honest and independent in their profession, and mean to do good work and stand by honest men everywhere.

When you [George W. Smalley] were here last year you found out that the "Boston Herald" was not only the most successful piece of journalism in New England, but (always after the "Springfield Republican"—!) the most independent and the most efficient for the right things and the right men. . . .

The other members of the triumvirate that made the "Herald" great was John Henry Holmes, whose connection with the paper began in 1873.

For years he was a mighty power in the newspaper world and he extended the influence of the "Herald" to London as well as throughout the United States. He had been connected with the "Charlestown Weekly Chronicle" and the "Boston Sunday Times" when he began with the "Herald" as a reporter. As managing editor he expanded the editorial comment from one to several columns, created new departments, and took on many writers of reputation. He is credited with the practical creation of the "magazine section" now so important a part of the Sunday paper. The harmonious tripartite ownership gave him much liberty of expression in editorials, and of action in obtaining news, when he became editor-in-chief with complete control of both these departments. He was independent, impatient of cheap partisanship and jingoism, noted for his courage in preaching reform, a wide reader with a library of 8,000 volumes, something of a wit, and perhaps above all a keen "newspaper man" with a "nose for news." The story apparently is true that on a time he edited by invitation for several days the London "Times," what was regarded as the greatest honor yet bestowed on an American editor by that famous publication.

In 1888 Mr. Haskell and Charles H. Andrews quit the active service of the paper, and a corporation, The Boston Herald Company, took over the ownership, the shareholders being Pulsifer, Haskell, Andrews, Holmes, E. H. Woods, the circulation manager, and Fred E. Whiting, who was secretary to Pulsifer. On Pulsifer's death shortly thereafter, Holmes became the largest owner. In 1904 Haskell turned over his holdings to his son, Colonel William E. Haskell, who had been connected with newspapers in Minneapolis, and by the acquisition of other stock he reached an equality of ownership with Holmes. Then, in October, 1906, Holmes in turn disposed of his holdings to Colonel Haskell, who for two years had acted as publisher. Meantime, in May, 1906, the paper was transferred to its present plant, consisting of two buildings, one devoted to the counting room interests facing the Common at 171 Tremont Street, the other just in the rear, across Mason Street at the corner of Avery Street, housing the departments which write, illustrate, and print the paper. Rented quarters in adjacent buildings supplement this plant, which now is too small, and a business office is maintained in the old Newspaper Row in Washington Street.

During the first decade of the twentieth century the "Herald" endured many vicissitudes. Its prosperity ebbed away. Changes of policy, an attempt to transform a conservative paper into a more lively journal—to "sensationalize the 'Herald'" was the common expression—reduced its business and its influence, and there was no great surprise when a receivership was announced. By common consent, as stated generously in a "Post" editorial a few years ago, the "Herald" now has "come back."

The situation was well put by the late Joseph Pulitzer at a time when the "Herald" was in the midst of its deepest troubles: "Its roots are so deeply imbedded in the life of New England that it can withstand any ill wind that blows, and will continue to flourish and grow in strength and influence."

Two Interesting Episodes—Ere bringing the story down to the present time it will be well to call attention to two most interesting episodes in the history of the "Herald," the one heroic, the other picturesque. The great November storm of 1898 the Life Saving Service pronounced "the most appalling calamity that has occurred anywhere near the coast of the United States for almost half a century." Other authorities claim it to have been a more furious tempest than that of 1851, which toppled the lighthouse at Minot's off its ledge. The hurricane came up from the tropics. Snow began to fall just after sundown on Saturday night, November 26. By midnight the storm was blowing eighty miles an hour. All day Sunday the air was filled with the clamor of the storm. By Monday people began to realize how widespread was the damage wrought. All wires were down. All trains were stalled. The shores of Massachusetts had been chiseled into new shapes. Scores of ships had been wrecked. Hundreds of lives had been lost.

What had become of the steamship Portland? While sailing vessels all the way from Gay Head to Cape Ann were scurrying to shelter, the "Portland" had left India Wharf on Saturday evening at about the regular hour for her scheduled trip to Maine. The riddle of her subsequent fate never has been fully deciphered. Not a soul of all on board survived to tell the tale, and she carried a crew of 100 and passengers numbering about 200. Exact numbers can never be had for the only passenger list was on board the vessel in the office of the purser. All Monday all Boston and all New England were on edge with anxiety. Then Monday night and through half of Tuesday the question on everybody's lips was: "What has happened to the 'Portland'?" There was one desperate hope; she might have run out to sea and stayed afloat. News of wrecked vessels and shattered buildings arrived every hour at the newspaper offices. Then in the early afternoon of Tuesday the "Herald" gave the world the first authentic tidings of the fate of the ship. She was "down." Bodies were coming ashore on Cape Cod. The "Portland" was "lost."

It was one of the great "scoops"—perhaps the greatest—in the newspaper history of New England. It was all the better because it was done without prearrangement. The "Herald's" district correspondent on the south side of Cape Cod was Charles F. Ward. On Sunday morning he found all his means of communication with the outside world cut off. He knew there must be disasters along that coast, and he drove from his

home at Chatham up the road twenty miles to Hyannis. There he found the one telephone line along the Cape which still held, that of the Life Saving Service. He called up a score of friends up and down the line. He stuck by the wire and on Monday he had word from Truro that wreckage from a large steamer and human bodies were afloat in the surf. One fragment bore a tonnage mark—"2283 tons"—which identified the vessel as the "Portland."

Ward knew he had a secret that the world must be waiting to hear. Somehow he must get that news to Boston. A work train making repairs on the track was starting up the line from Hyannis. It carried him to East Sandwich, where a washout stopped him. He managed to stagger on foot through snowdrifts and water, once crawling on all fours over a bridge, to Sandwich, which he reached an hour before midnight. Thence he rode horseback to Buzzard's Bay, where he arrived at two in the morning. At dawn he got the first train of the resumed service for Boston. Still there were no wires available. Just before noon that Tuesday, completely exhausted, he trudged into the office with his news. Then he obtained the full assurance that his was the first information his own or any other paper had received about the wreck which no New Englander ever has forgotten. The Boston newspapers had been doing their utmost to learn what had happened along the coasts of Massachusetts Bay. Even on Sunday afternoon both the "Globe" and the "Herald" had had tug boats cruising about Boston Harbor with reporters and artists aboard. The "Herald" immediately hurried a corps of men by boat to the Cape, and the "Globe" also, on seeing the "Herald's" bulletins, at once despatched a boat to Provincetown. On Wednesday morning the "Herald" formally claimed its "scoop" and all that day the information received from the intrepid Cape Cod "district man" was all that the public and all that the steamship company possessed. Only too completely was the story verified by subsequent developments.

Very different is the other episode which now claims attention. Months before the receivership the "Evening Herald" suspended publication. The evening edition owned an Associated Press franchise, one of the most valuable properties an American newspaper can acquire. To keep a franchise a newspaper must actually be published and sold. Owners can not simply retain such a property and make no use of it. Cessation of publication and sale for a certain length of time, under the rules of the time, cancels the franchise. On Friday afternoon, May 7, 1909, the business manager, Colonel Frank B. Stevens, told Harry Fletcher, the manager of the commercial printing department, that he was in a bad predicament. No evening paper had been put on sale during the franchise period which would expire on the following Monday; Colonel Haskell was out of touch in New York City and could not be located;

what was to be done? The building was almost empty. One man was in charge in the composing room. There were only a few other scattered individuals about the plant.

It was Fletcher who proposed the plan that saved the franchise. They would produce and sell an evening paper. "Upstairs" he obtained enough galleys of type—"left overs," "not runs," "bull dog," very miscellaneous in character—to fill four pages of "Herald" size. An item or two of actual local news he wrote and "set up" himself, dealing with matters of which he happened to have personal knowledge. The title, "Boston Evening Times," was also set in the job room. Working almost all night with a creaking old job press Fletcher succeeded in running off 50 copies of this suddenly established new publication. Next morning Colonel Stevens took a bundle of these papers under his arms and in School Street in the presence of a witness he made a bonafide sale of a copy to a friend. That Saturday afternoon a second and last issue of this make-shift publication was prepared in the same manner. The imprint stated, of course, that the publisher was The Boston Publishing Company. The paper contained a column of editorials. One "news item" began with an allusion to "an exclusive" in the "Times" of the evening before! That same evening Frank W. Buxton, now the managing editor, made a sale of a copy of this second issue, to Arthur W. Constantine, then of the Sunday department, and now in Mexico. The facts were verified and available if needed. Little ever was said about the matter. But the technicality had been complied with. At a later date the "Evening Herald" resumed publication.

The receivership of 1910 was low tide for the paper. Various devices were employed to save the "Herald," all without success. The bondholders organized a company to take over the paper, which was to be operated by Robert Lincoln O'Brien as editor and John Wells Farley as business manager, they to be guided by five trustees, representing the several phases of ownership directly or indirectly; these trustees were Henry Lee Higginson, Richard Olney, John H. Holmes, Robert Burnett and Henry S. Howe. The receivers had been John Norris, a veteran newspaper man, representing as the largest creditor the International Paper Company, and Charles Frederick Weed, now a vice-president of the First National Bank of Boston. They adopted a systematic policy of non-interference with the skeleton organization and retained all the key men among the employees. The purpose was to salvage the property. At the time the new management assumed office the figures for the press runs stood at an amazingly low mark—for the morning paper 46,000, for the evening paper 7,000, for the Sunday paper 38,500, and these figures were dropping at the rate of 500 a week. The old management the year before the receivership had lost \$240,000.

The ensuing struggle was hard. Courage, initiative, and tenacity account for the success of that long and strong pull which carried the paper back to the summit of the hill. One great stroke was the purchase of the "Traveller," then owned by the estate of Albert F. Holden of the "Cleveland Plain Dealer," and Sidney W. Winslow, Jr. This consolidation was effected on July 1, 1912. The "Traveler" had been a seven-column paper; it had a circulation of 91,000. It now went to the eight-column size, and the united evening papers were published from the "Herald" building as the "Traveler and the Evening Herald," until May 8, 1914, when the name was shortened to "The Boston Traveler." An amount of reorganization now took place; the trustees dropped out, and the business manager of the "Traveler," James H. Higgins, came to the "Herald" to succeed in time Mr. Farley; he remained with the paper until his health gave way, when for some time, M. M. Lord, as a representative of Mr. Higgins, was in charge. E. W. Preston, who had been advertising manager under Mr. Higgins, succeeded to the business managership. Mr. O'Brien has retained his place throughout. The succession of "Traveler" editors has been: Edgar D. Shaw, John Spargo, Ernest Gruening, Walter Emerson, Howard F. Brock, Moses H. Williams, and Harold F. Wheeler, who assumed office on September 18, 1922. Another advantageous business stroke was the acquisition of the "Journal." The announcement of purchase appeared in the "Herald" on Saturday, October 6, 1917, and on the next Monday the combined papers were put out from the "Herald" plant at the "Herald and Journal," and both names were carried thus until January 2, 1919, when the latter name was dropped from the title. The prestige and prosperity of the "Herald" are as great today as ever before. Twice it has won the Pulitzer Editorial Prize, one for an article by Frank W. Buxton, printed in 1924, and again for an article by F. Lauriston Bullard, printed in 1926. The Sunday editor is Paul Waitt. The directors of the Boston Publishing Company, which produces the three papers, "The Herald," "The Traveler," and "The Sunday Herald," are: Charles F. Choate, Jr., Sidney W. Winslow, Jr., Herbert F. Winslow, Daniel G. Wing, Edwin D. Brown, Robert L. O'Brien, and E. W. Preston.

The "Boston Globe," much younger than the "Herald," has a history much less complicated. Maturin Murray Ballou, a son of the Rev. Hosea Ballou, the distinguished Universalist, author and traveler, founder of "Gleason's Pictorial" (later "Ballou's Pictorial"), the first illustrated weekly magazine published in America, was most prominent among the group which started the "Globe" in 1872, and as the originator of the enterprise he became the first editor. But it was not so easy then as in the years preceding the Civil War to make a success of a newspaper venture. The risks were far greater. He surrounded himself with a staff

of able men, including E. P. Whipple and Alexander Young, and he advertised his design to print "an able and dignified journal, strictly independent in principles, untrammelled by any party associations whatever, and uninfluenced by sympathy with the various sects and cliques of the day." He announced that his "treatment of political and social ethics" would be "free from all such bias as is prescribed by party lines"; his "sole criterion" would be that of "strict justice and the furtherance of the best interests of the largest number." The paper's initial number was presented to the public on Monday morning, March 4, with eight pages handsomely printed with seven columns to a page. The publication offices then bore the number 92 on Washington Street.

But the training of the editor had been with magazines chiefly and there was merit in the criticism that the new publication was a weekly paper printed every day. In the first fifteen months of its existence it lost its promoters \$100,000, a large sum by the standards of fifty years ago. One editor followed another in rapid succession. Clarence S. Wason was advanced from the city editorship to the office of managing editor; he soon gave way to Edmund H. Hudson, who also resigned after only a few weeks, when the concern was largely reorganized and Edwin M. Bacon became editor-in-chief. Mr. Bacon, well known as an authority on Boston history, remained with the paper until March 1, 1878.

Now it happened that in June, 1873, Charles H. Taylor, who had been the private secretary of Governor Claflin and subsequently the clerk of the House of Representatives, had occasion to call on the committee that had been appointed to select a new manager for the "Globe" in the interest of a certain aspirant for that responsible but not too alluring position, and that the committee, with excellent discernment, chose for the place not the Taylor candidate, but Mr. Taylor himself. He declined the proposal. It was renewed two months later. Taylor finally accepted the offer on August 18, with the understanding that he might have the option of retirement after a "trial trip" of a few weeks. The story of the long period that followed, and how during most of those years the names of General Taylor and the "Globe" were used interchangeably, is part of the history of American journalism. When Taylor started the paper was the most expensive in the city, selling at four cents a copy. Only the "Transcript" exceeded its size. It had a circulation of barely 8,000, and carried only fifteen columns of advertising, mostly of a somewhat inferior kind. James Morgan, the biographer of General Taylor, says that the "Globe" was spending \$180,000 a year and taking in only \$120,000, sustaining every working day a deficit of \$200—"quite a load for a man of 27 years." And general conditions grew worse. The next month witnessed the failure of the great banking house of Jay Cooke, a crash that shook the financial firmament. Swiftly on the heels of that calamity

came the "panic of '73." Very hard times ensued. For four years the young journalist had to fight his way an inch at a time through a mass of obstacles every day that would speedily have terminated the newspaper interest of a less resourceful and ingenious man. His memorialist tells how Taylor kept "only one jump ahead of the sheriff, living from hand to mouth, borrowing from Peter to pay Paul, meeting the Saturday payroll out of Monday's receipts from the newsdealers two days before they came in, balancing the bank account at the last tick of the clock." There were two crises to be faced every day. One befel in early afternoon as the hour for the closing of the banks drew near. The other loomed in early evening when the negotiations for the white paper for to-morrow's edition had to be completed. A difficulty of the first magnitude was the lack of the service of the Associated Press. Various papers in like condition in many cities did what they could to supply each other with the news by means of an extemporized and wobbly association, and they relied also on obtaining somehow copies of the first editions of the "A. P." papers. Wit and speed of foot were at a premium at night in the Newspaper Row not only of Boston but of many another American city. On November 2, 1874, the size of the "Globe" was reduced from seven columns to six, and the price from four cents to three. The publisher frankly stated that retrenchment ought to be the order of the day with business conditions what they were the Nation over, and the paper affirmed its intention to "continue to be, as it has been under the present management, a complete wide-awake newspaper, thorough in all its departments, independent, outspoken, and progressive."

But all the original owners lost confidence in the future and gave up the battle excepting only one. This was Eben D. Jordan, of the Jordan & Marsh department store. Taylor himself said that he borrowed \$100,000 with no assets but a wife and five children, and the assumption is that this capital came from Mr. Jordan. And then in five years the "Globe" lost \$300,000! Then in 1878 the paper executed an "about face." Mr. Bacon retired. The independent policy was abandoned. The "Globe" came out as "a 2-cent morning and evening folio." It became Democratic in politics. The former owner of the "Herald," E. C. Bailey, assumed the editorship. But he stayed not long, and Benjamin P. Palmer succeeded as managing editor, while Frederick E. Goodrich, formerly with the "Post," undertook to write the leaders. After some years M. P. Curran, who had long been a member of the editorial staff, took over the work of editorial writing. The publisher startled the community at about the time the great shift was made by the establishment on October 14, 1877, of the Sunday paper, and followed up this new venture by the establishment of an evening edition on Thursday, March 7, 1878. A

weekly "Globe," it may be noted, ran from January 3, 1873, to April 27, 1892.

And now miracles became as numerous as mishaps had been. In three weeks the circulation tripled, going from 10,000 to 30,000. That year for the first time there was no deficit. The next year and in every year since there has been a profit. The assumption of the garb of Democracy accounts doubtless for this sudden jump to popularity. Boston had no aggressively Democratic newspaper. The "Post" at the time was not a very active warrior in the political arena. The "Globe" helped elect Benjamin Butler to the Governorship in 1883. It helped him in his campaign against the Tewksbury Almshouse. Feature by feature the "Globe" acquired the characteristics which distinguish the paper today. It sought for stories of "human interest." It printed a lot of poetry. It used much fiction, both short and continued stories. It campaigned for women readers. It exploited topics of interest to young people. It looked out for good humor; Bill Nye, Mr. Dooley and George Ade, one after the other brought their wares to its columns. It took on the correspondence of such men as "Gath," whose real name was George Alfred Townsend, Joseph Howard, and Frank G. Carpenter. As a matter of course, it improved its mechanical facilities. One thing the manager refused to do until he stood almost alone in that respect among the newspapermen of the land; he persisted in his objection to the then usual price of one cent for a daily.

What the indomitable Taylor always claimed to have been his "best idea" can be seen by reference to No. 89 of Volume XX of the "Globe" file, issued on September 27, 1881, the day of the funeral of President Garfield. Mr. Taylor made up his mind that this issue should respond to the outbursts of emotion over the country and 'round the world by printing as a memorial edition a full page of original poems written especially for that occasion. John Boyle O'Reilly wrote for it a poem on the tolling of the bells. Walt Whitman by a happy chance was in town. Some New England poet of distinction must appear in that page. Taylor went to Holmes, to Whittier, then to Holmes again. The second time the newspaper man offered the doctor and verse maker \$600 for a contribution. Holmes told Taylor to see him the following morning. When that morning arrived there was Taylor posted like a sentinel on the steps of the Medical School. When Holmes appeared he said to Taylor: "See me after the lecture." At length the two men met in a room in the building. The doctor asked the newspaper man just what his position might be in the offices of the "Globe." Taylor offered to return in an hour with a proof of the poem and a certified check for the sum of money he had named. And so it was done, and the poem duly appeared. That

souvenir edition made such a sensation as a crime wave never has produced. It was unique. The whole first page was filled with poetry, all new and original, by good authors, and written for the day itself. In the list of authors, besides those already named, were Joaquin Miller, Minot J. Savage, Kate Tannatt Wells, Julia Ward Howe, and others whose names today are not so well remembered. Walt Whitman's six lines were notable. The last was:

Those heartbeats of the Nation in the night.

That edition sold 40,000 extra copies, and one in four of the new buyers stayed with the paper.

The friendship and business counsel of Mr. Jordan were invaluable to the energetic manager of a paper now well on the way to security and pronounced success. He helped Taylor with advice as new problems appeared. Steadfastly Taylor refused in after years to take any measures to obtain possession of the Jordan stock. At the death of this invaluable merchant friend, Jordan had a majority of the shares, but he arranged in his will that all his stock above one-half should be sold to Taylor, and today the Taylor and Jordan estates still divide the ownership equally between them. A new building next to the original plant was entered in 1887, when the circulation figures of both the daily and the Sunday editions stood at about 100,000. In 1902 the "Globe" purchased the old "Advertiser" Building at 246-248 Washington Street, which had been partly destroyed by fire some time before. In 1910 the Globe Newspaper Company announced circulations for the daily and the Sunday papers, respectively, of 178,000 and 321,000; the corresponding figures for 1920 were 282,000 and 328,000; in 1922 they were 295,000 and 310,000. For years there was a stern struggle between the "Post" and the "Globe" for primacy in circulation. The "young man" who insisted he must have a "slice of the cake" won, but the "Globe" well maintains itself as a paper that changes slowly and holds its friends.

The "Globe" was General Taylor and General Taylor was the "Globe." Just as the Civil War began he had gone to work in School Street in a job printing office at a third of a dollar a day. Soon he became a chore boy about the offices of the "Traveller." He was under the required age when he enlisted as a private in the Union Army. After fourteen months he came home wounded, and entered the composing room of the "Traveller" at five dollars a week. He volunteered his services for the collection of police court news. He learned shorthand. At nineteen he was a regular "Traveller" reporter. Luck gave him a "scoop" for his paper over no less a competitor than Charles Carleton Coffin of the "Journal," at the time of the Fenian raid on Canada in 1866. A voluntary contribution to the "New York Tribune" of a full report of the valedictory of

William Lloyd Garrison obtained for him the post of "Tribune" correspondent with a stipend of about \$1,200 a year. As private secretary to Governor Claflin he acquired the title of "Colonel," and throughout the later years of his life he was known everywhere as "General" Taylor. He died on June 22, 1921, a little before what would have been his seventy-fifth birthday. His passing has made very little change in the policies of the paper. The inheritance went to his sons, of whom William O. Taylor is now the "Globe's" executive manager. The marked individuality of the man who made the "Globe" still controls.

Among the "Globe's" specialties of late years have been comprehensive election tabulations. An organization carefully built up through the years, the repudiation of all temptation to guess, the refusal of toleration of any taking of chances, account for the respect in which the paper's figures are held. Several times this practice of stating results only when they are really known to be correct has saved the paper from serious error, as in 1884, when Blaine and Cleveland were pitted against each other; in 1916, when Woodrow Wilson was saved from defeat by the vote of far California, and in 1892, when Russell the third time ran for Governor of Massachusetts, and himself sat up with the "Globe" reports until almost daybreak. The habit of the paper to run long rosters of names of men and women present at meetings of clubs and societies, at dinners and reunions, has made friends for the "Globe." General Taylor wanted people to "see their names in the paper." He gave vast amounts of space to local events of the kind commonly printed in local publications and usually omitted from metropolitan dailies. It no doubt is true that on a time when he heard that the "Herald" intended to add a new man to its roster of European correspondents, General Taylor instantly said that he must have an extra man for South Boston. For years the "Globe" has done little by way of regular comment on questions of the day. Instead the paper prints a long article on the editorial page every day dealing often with a topic unrelated to the news and signed "Uncle Dudley." Various men are known to have written these articles, among them James Morgan, James H. Powers, William S. Packer, Lucien Price, and Thaddeus Defriez.

On July 25, 1927, the "Boston News Bureau" celebrated the fortieth anniversary of the establishment of that now universally known financial daily newspaper. No. 1 of Vol. I, issued on Monday, July 25, 1887, from the printing shop of Nathan Sawyer & Son at 70 State Street, was a single sheet, about fourteen by nine and one-half inches, containing two wide columns on each page, but with the second column on the back page empty. This little sheet displayed some thirty bulletins averaging ten lines each, and was itself described as "a summary of bulletins." Like the "Globe" in the case of General Taylor, the "News Bureau" and its

allied publications represent quite faithfully the personality of their founder.

Clarence W. Barron had been for eleven years in the service of the "Transcript," first as financial reporter and then as editor, when he conceived the idea that a "fast business and financial service could be made of incalculable value to bankers and brokers." He began to send out his now familiar little bulletins, each containing a few lines of crisp and definite news about stocks, bonds, exchange, and any kind of topics which might prove of value to business men, at the average rate of thirty a day, laboring himself incessantly from early morning to late evening. These bulletins, distributed rapidly through the business centre by messenger to subscribers, were compacted into the daily to which the unusual name of "News Bureau" was applied. For four decades the projector of this original enterprise has continued in the furrow which then he began to plow. The record probably is one of constant growth. In 1902 Mr. Barron bought the entire business of Dow, Jones & Company, with the "Wall Street Journal," the "Electric Page News Ticker," and the news bulletins issued by that concern. A few years more and he established a "News Bureau" in Philadelphia, this at a time when apparently Boston and Philadelphia were likely to be closely allied in railway matters. Finally, on May 9, 1921, "Barron's Weekly" made its appearance as a financial periodical designed for National circulation. These four publications are closely linked together and freely interchange their news. They have offices with staff representatives in six American cities besides Boston, New York and Philadelphia, and in Paris and London.

The Boston quarters have been several times removed, but never far away from the Stock Exchange; in 1912 the present quarters were taken at 30 Kilby Street. Such publications must depend for their value on the enterprise with which they acquire the news and the celerity with which they distribute it. It is of record that when the great blizzard of 1888 took New York City completely out of touch with the rest of the world, the "News Bureau" used horses, telegraph and cable wires, and to some extent the telephone, which then was thought of as hardly more than an agreeable plaything, and scored a real hit with its patrons by obtaining tidings and quotations from New York by way of London, paying four cable charges for each message.

The "News Bureau" today has a page size of about fourteen by twenty inches spaced into three columns; the issues range from twelve to twenty-four pages; book paper is used; typographically the publication is excellent, and of course accuracy is a primary consideration. Tabulations abound in every issue, and the market quotations for the Boston and New York Exchanges always are an outstanding feature. The publisher is Mr. Barron; his son-in-law, Mr. Hugh Bancroft, is

identified with these several publications and especially looks after "Barron's Weekly"; the business manager is Mr. Guy Bancroft, the managing editor is Mr. H. M. Cole, and his assistants are Mr. B. F. Griffin and Mr. F. M. Simmons.

A Journal Unique—What shall be said of a newspaper which announces its purpose to be "to injure no man but to bless all mankind," a paper in whose pages countless persons are saved from peril, but rarely does anybody die; a paper which eschews all mention of vice, scandal and crime; which recognizes the tremendous fact of a World War, but makes only occasional allusions to the enormous sacrifices of human life which that vast conflict cost mankind; a paper which censors its advertising columns so severely that it often requires advertisers to present credentials as well as cash?

Such a newspaper is the "Christian Science Monitor." Really it is not a newspaper at all in any accepted sense of the term. It is a magazine published every day. It describes itself as an "international daily," and international it truly is, printing large amounts of foreign correspondence and circulating not only throughout the United States but in foreign countries scattered all over the globe. It is unique. It is not local. It cannot be "timely" in the reportorial sense. Its editors and correspondents must write not only for the next morning in Boston, but for next week in England and for next month in Australia. The "Monitor" is the organ of Christian Science. It happens to be published in Boston because the "Mother Church" of the Science movement is here. It is administered by the church authorities, yet it is conducted by practical newspaper men. It is independent in politics. It is serene, optimistic, sincerely desirous of improving the quality of human character and conduct. Its original platform included planks to the effect that it would aim to spread not fear but confidence, that it would print not destructive but constructive news, that it would not "play up" the criminal and the grotesque. Its correspondents pay little or no attention to disasters or sensational happenings. Years ago it refrained from publication of the long list of victims of the sinking of the "Titanic," but it gave some attention to the Sacco-Vanzetti case, and reported the attempted assassination of Mussolini. Some years since the Palm Beach fire and the Middle-West tornado occurred on the same day. The "Monitor" ignored the former, but covered the latter with special stress on relief work. A typical newspaper headline might have read—"Tornado Area Like War Zone." The "Monitor's" read: "Tornado Relief Calls Answered." Naturally the newsstand and street sales are small. But the postage bills are very large for nine-tenths of the circulation is distributed by mail. There are three editions every day, a Pacific Edition, a Central Edition, and an Atlantic Edition.

Mrs. Mary Baker Eddy gave to the First Church of Christ, Scientist, in Boston, the business of the Christian Science Publishing Society, and with the gift went a grant of trusteeship, with a deed of trust containing rules for the guidance of the trustees. The several documents involved in the arrangement seem to have been susceptible of more than a single interpretation. At any rate there developed a difference of opinion some years ago between the directors of the church and the trustees of the publishing society as to the control of the society, which in the end was determined in the courts by a decision which both sides accepted in good spirit. The case for some time affected seriously the circulation of the "Monitor." The post office statement for 1920 designated a circulation of almost 121,000, for 1922 of only 21,000. But the next year's sworn statement made the total 53,000, and the figures for May, 1927, show an average net paid circulation of near 118,000 a day. Mr. Archibald McLellan served as editor from the beginning until 1914. Mr. Frederick Dixon, an English journalist of distinction, succeeded him, and in turn he was followed in 1922 by Mr. Willis J. Abbot, a well-known American veteran. On February 1, 1927, the "Monitor" changed from the policy of a "one-man editorship" to an editorial board of four members, equal in responsibility, which decides all editorial questions and carries out the policies of the Christian Science Board of Directors respecting the paper as a whole. The members of this board are: Mr. Abbot, contributing editor; Roland R. Harrison, executive editor; Charles E. Heitman, publishing company manager; and Frank L. Perrin, chief editorial writer. The paper was issued in the evening from November 25, 1908, to August 8, 1918; then in the morning until February 13, 1922, when it returned again to afternoon publication.

On March 21, 1904, Governor John L. Bates, while in attendance upon a meeting of business men in East Boston, pressed an electric button, and instantly the presses began to whirl in a new newspaper plant a mile away in downtown Boston. The event signalized the entrance of William Randolph Hearst into the Boston field. The man whose newspaper enterprises cover the continent established the "Boston American" as an evening daily with a Sunday morning edition, with offices at 82 Summer Street. Not until the acquisition of the "Record" in 1921 did the "American" own an Associated Press franchise. An old "Pulitzer man," Foster Coates, was the first editor. The story of "Hearst in Boston" has been almost steadily a record of expansion. The general policies of the Hearst papers everywhere, with some discrepancies and variations, have marked the conduct of the Boston group of publications. Late in November, 1917, the Hearst interests purchased the "Boston Daily Advertiser" and with it a Sunday "A. P." franchise, and a Sunday edition was run for only two weeks when it was merged with the "Sunday American." For

a year the title of the Sunday issue combined the two names, and then the paper appeared as the "Advertiser" alone and so has continued. The "Daily Advertiser" at the time of the change of ownership was a paper of standard size, devoted mainly to finance and business news. It was restricted largely to those fields by the new owners until the spring of 1918, when it was expanded by the addition of sufficient news matter to fill the front and back pages, and the other fourteen pages were largely given over to commercial topics with special attention to textile subjects and other interests of first importance in New England. The "Record" had been published as a tabloid from May 1 to August 1, 1921, from 309 Washington Street. Its "A. P." franchise was transferred to the "American," and the "Advertiser," as a tabloid, was continued as a morning paper and issued from the "Record" plant because of the press conveniences there available; it was after three years that a transfer was made to the general headquarters of the Hearst papers which now is at 5 Winthrop Square. The "Advertiser," as a tabloid morning paper, issues predated editions the evening before, and the Sunday edition also is on sale early on Saturday night.

The Hearst papers have been manned and officered by a large corps of men who have been shifted about from time to time among the several publications. In the roster appear the names of William P. Anderson, John L. Eddy, Arthur L. Clarke, James W. Reardon, Samuel C. Chamberlain, L. Rae Murdock, Robert C. McCabe, Walter L. Howie, Frederick L. Southwick, Lewis H. Taplinger, T. W. Ranck, Wayne P. Randall—these as editors, and William B. Fairfield, Richard J. Farrelly, Russell R. Whitman, William H. Johnson, John D. Bogart, Edward A. Westfall, Edgar D. Shaw, Barrett Andrews, and Kendall B. Cressy—as publishers. The present editor of the "American" is Edward R. Mahoney, John B. Fitzpatrick edits the "Advertiser," and John K. Gowen, Jr., the "Sunday Advertiser." In March, 1927, Colonel Frank A. Knox, editor of the "Manchester [New Hampshire] Union-Leader," came to Boston to assume the new office of regional director of the Hearst publications, and he is the present publisher of the "American."

Several newspapers which are no longer in existence must now be briefly noted. Back in the early 1880's a bright and well-printed paper took its place in the journalistic firmament as the "Boston Evening Star." The original publishers were McCartney & Company, and later William A. Simmons, who had been Collector of Customs from 1874 to 1878, assumed the responsibility for it. It was local in scope and fairly popular for a while, but the "Star" ceased to twinkle after about three years.

A newspaper issued from the plant of the "Traveler," at 76 Summer Street, on October 25, 1907, contained this announcement:

With this issue the "Tribune" ceases publication. It quits the field after an existence of 297 days.

No explanations were offered. Yet this publication had claimed the support of the public from the beginning of that year as "a financial paper devoted to the interests of the Investors of America." Its editorial page carried the device of a knight, mounted, with lance poised, and carrying a shield inscribed, "A square deal for investors." All its editorials were on financial topics. Scattered about its pages were little homilies, in Italic type, "boxed," signed "C. F. K." One contained this phrase: "When I go to take my apportioned place in the City of Eternal Silence." These characteristics were continued throughout the brief existence of this daily. Several times this passage was printed:

It is my fixed unalterable purpose to make of the "Boston Daily Tribune" a power for good in the land. As a national financial daily newspaper it will always be found defending all things that are Right in the field of finance and battling against all things that are Wrong. It is not the organ of any business, nor the organ of any man or corporation. It is only a part of my business insofar as it stands for the principles that I stand for—believes in the financial gospel that I believe in—and will always, in season and out of season, proclaim these principles loudly and boldly, without fear and without favor.

—C. F. K.

"C. F. K." was Cardenio F. King. He was the owner and publisher and his purpose was to exploit and sell certain stocks. He maintained business offices in the Journal Building. One of his specialties was Douglas Copper. The paper ran usually eight pages, carried little but his own advertising, and sold at three cents. The assertion that it filled "an imperative demand for a national financial newspaper" was not verified, and the dates implied above, January 1 to October 25, 1907, spanned its somewhat hectic career. Even its count of the days of its life in the last issue seems to have been erroneous.

Almost as short was the life of the "Boston Daily Standard," whose files start with an issue for Thursday, March 28, 1895, and end with July 11, 1896, spanning an existence of fifteen months and two weeks. The publisher was the Boston Daily Publishing Company, the editor and general manager was A. R. Calhoun, and the place of publication was 39 Franklin Street. It was a small paper with editions of eight or ten pages, seven columns to the page. Its one justification was maintained to be its advocacy of the policies of the American Protective Association. It was excessively "patriotic." It exploited the "little red schoolhouse." It printed many pages respecting the Knights Templar. It called for a "Free Italy," a "Liberated Ireland," and demanded "justice for Cuba." Its small initial capital of \$150,000 had been subscribed in \$10 shares. A receivership wound up its affairs.

Most recent of the many ventures which have ended in disaster was that by Frederick W. Enright, who had for several years conducted a daily in Lynn. He entered the larger field with the "Boston Telegram"

on March 16, 1921, published at 91 Portland Street. Its last issue came from the press on November 6, 1926. Yet in 1924 it had announced a circulation of 149,131. The paper represented the extremes of sensationalism and many expedients were tried to prevent the cessation of publication.

Thus Boston today has these morning papers, arranged alphabetically—the “Advertiser,” the “Globe,” the “Herald,” the “Post,” and these evening papers—the “American,” the “Globe,” the “Monitor,” the “Transcript,” and the “Traveler;” also these Sunday editions—the “Advertiser,” the “Globe,” the “Herald,” and the “Post.”



CHAPTER XI.

THE INDUSTRIES OF METROPOLITAN BOSTON.

By Orra L. Stone,
General Manager, Associated Industries of Massachusetts.

Environment and economic demand conspired to establish industries in Boston, on the Atlantic seaboard, in the early days of New England. Here was the potential power, here the bulk of the people, here such industrial genius as had come across the seas from old England, and here the economic necessity for industrial production.

The five primary factors attending the early development of Metropolitan Boston's industrial life were:

1. Available water power that met the requirements of that period.
2. The inventive genius and skill of its mechanics.
3. The commercial resourcefulness of its population.
4. The development of shipping due to the fact that in the earlier years of the settlement of the Atlantic seaboard, the population was almost exclusively dependent upon fisheries and overseas trade, with the exception of such agricultural pursuits as were then carried on.
5. The accumulation of capital by naturally thrifty people, who were forced to economize in order to live.

Not one of these factors has disappeared, except as the native water powers which, in the early days included the Mystic, the Charles, the Neponset and the Saugus rivers, have been supplanted by the more general employment of steam power produced from coal, or as they are being superseded by hydro-electric energy and the use of fuel oil.

The inventive genius and skill of Boston mechanics and craftsmen are still our peculiar assets, as will be emphasized in the development of this chapter.

This statement is made not because of any provincial, sentimental or sectional pride the author holds for Boston, or New England, but because it was repeatedly emphasized during the World War that contracts for war products originally awarded to concerns in the Middle West and elsewhere, calling for the greatest precision and accuracy, had to be cancelled, and transferred to local concerns whose employees were equipped by reason of superior skill to turn out the intricate devices required.

Boston still possesses a preëminence in the production of intricate tools, machines and mechanical devices, which is but natural when one considers that, for generation after generation, sons have succeeded fathers in the skilled mechanical trades, and have inherited the craftsmanship which, since the very beginnings of American industry, has

distinguished its mechanical production and given it a world market along certain lines that neither time nor the developments made by competitors located in other parts of the United States have been able to appropriate to themselves.

The third factor, the commercial resourcefulness of its people, has not been seriously impaired by the industrial development of the West and South. Witness the indisputable fact that ninety-nine per cent. of all the hides used in the leather and shoe industries are traded in within a narrow circle of commercial houses of not more than a square mile of area in the heart of the commercial center of Boston.

No other city in the United States draws to it the shoe buyers of the United States as does Boston. No other city annually conducts shoe expositions such as are held yearly in Mechanics Hall, Boston.

Even as Liverpool is the center of the wheat market of the entire world, so is Boston the seat of the wool market of the United States, despite the fact that less than one per cent. of the wool produced in this country is raised within the confines of New England.

Boston always has been and will continue to be the leading wool market of the United States. For a short period, during the war it was the leading wool market of the entire world, exceeding even London in the volume handled. The domestic receipts of 1922-1924 represented approximately seventy-five per cent. of the total clip of the United States during these three years.

The fourth factor, the development of shipping, is experiencing a renaissance in Boston at this very moment, due in a large measure to the opening of the Panama Canal, which water artery is working to the economic advantage of this section of the country.

We do not yet fully appreciate the transformation in traffic relations between North America and the Orient, between this section and the west coast of South America, and between the Atlantic seaboard and the Pacific Coast, which has been effected by the opening of the Panama Canal. That agency of commerce, now only a dozen years old, has profoundly altered the national transportation structure.

Few people are aware that the tonnage now passing through the Panama Canal exceeds that annually shipped through the Suez Canal.

The influence of Panama Canal traffic penetrates from the Atlantic States almost to the Mississippi River, and from Pacific Coast ports to the Rockies. It has opened vast new American markets to the manufacturers of Boston, and of New England, as well as to the producers of California, the Columbia River Valley, and Puget Sound.

When it was opened in 1914, direct steamship service between coast and coast made possible ocean rates that are lower than transcontinental rail rates, and lower even than rail rates from the Middle West to the

Pacific Coast. The transcontinental roads attempted to meet these new rates, but a decision of the Interstate Commerce Commission, rendered in 1917, put a quietus on the effort. Then came the World War, which temporarily halted the development of Panama Canal traffic, but since the war there has been an enormous increase in tonnage through the Canal.

Enormous areas, where new possibilities are offered for the consumption of Boston and New England-made goods have been opened by this water artery, and these new domestic markets are in many cases being rapidly seized by astute and far-seeing industrialists.

Before the Panama Canal existed, Boston merchants brought wool from Australian ports around the treacherous Cape of Good Hope, or through the Straits of Magellan, but now in a fraction of the time required by the use of the longer and more perilous routes the freighters traverse the Canal to the great advantage of the Boston wool market. This important transportation agency has also provided an important feeder for the wool raised in the Far West and in the Pacific Coast States, and the rise of several Panama Canal routes from the port of Boston is due in no small measure to the wool traffic handled by them.

From the very beginnings of American industry, foreign trade has been a tradition in Boston, for here it was that the colonists began their overseas merchandising by exchanging furs and other natural products for the finished goods from the mother country which were so necessary in the earlier years of the settlement of the Massachusetts Bay Colony.

From the first adventures of local capital in the early days of its trading with the West Indies up to today, there have been successive rises and declines in its shipping, due to the variety of causes. The Napoleonic wars gave this section opportunity for its greatest development in trading on the seven seas, and our ships were observed in every port of the world. The decline of foreign trade, following the War of 1812, diverted Boston capital from the overseas trade to the factories which sprung up on every stream in Massachusetts. The discovery of gold in California in 1849 revived shipbuilding and the yards of Donald McKay, Samuel Hall, Briggs Bros., James O. Curtis, and a dozen others turned out between 1850 and 1865 the greatest galaxy of clipper ships the world has ever witnessed on the seas.

Boston is as favorably located for trade with South America as it is with respect to trade with Europe. Her manufacturers have not lost sight of the fact that there are twenty Latin-American countries to the south, with sixteen per cent. of the entire land area of the entire world within their domains, and populated by ninety-six million persons, or six per cent. of the entire population of the world, and with room for countless millions more, which today are only in the economic stage of raw-material production.

Their principal needs are finished goods, manufactured articles, garments, tools, machines, specialties, and the like.

Boston is at their very doors. Geographically, the city is the nearest Atlantic port to the west coast of South America.

Even if the observations are true of those versed in foreign trade to the effect that the currents of world trade are shifting, and that even stabilization in Europe will cause that section of the world to figure less in the years to come as a customer of the United States than in the immediate past, Boston manufacturers can look with complacency upon such a result because they realize they have but scratched the surface of a potential market to the south which holds almost limitless possibilities for their products.

Coupled with the opportunities in Latin-America are those of Canada, Asia, Oceania and the miscellaneous nations of the world.

As to the fifth factor, the accumulation of capital, Bostonians have invariably from the earliest times noted the potent after-effects of the investment of capital outside of the six New England States. In recent years her capitalists have made heavy and substantial investments in Latin-American countries from Cuba to Argentina, due largely to the fact that the European nations which had heretofore financed these republics were forced out of the field because of their own adverse fiscal situation. These loans are serving to create closer commercial relations between Boston and the Latin-American countries, as is evidenced by the operation of a South American branch by our biggest local financial institution. Boston is the only city in the United States, outside of New York, operating a bank with a foreign branch. It will require many, many years for other sections of the country to accumulate as much capital from their industrial operations as Boston is able to place in channels leading to an immediate development of her foreign trade.

Since the World War Boston has been dealing in greater volume with Argentina, Brazil and Chile than previously and more of her manufactured products are being sent to these and to other South American countries in exchange for the wool, hides, raw materials and foodstuffs required in this section of the country.

That Metropolitan Boston manufacturers are somewhat dependent on foreign markets is not denied. The days when this section supplied most of the shoes worn in the Western States and most of the cotton shirts used in the Southern States have passed, but the fortunate thing is that Boston potentially has the entire world as a market for her products.

Her geographical position is such that she never need fear that this market will be usurped. Situated as she is on the Atlantic seaboard, she can ship to the world markets of Europe at less cost than can any competitor in the Middle or Far West. To these foreign markets her pro-

gressive manufacturers have been turning with renewed energy since the World War. When foreign trade meant to her industrialists only an expedient for disposing of surplus production that home consumption could not take care of, she made very little permanent headway in her commercial relations with countries abroad.

But her manufacturers who are producing goods dependent upon particular markets abroad are now specializing and are building up permanent business with countries whose peoples demand and require styles in products different from those desired by the consumers in the United States.

Her main asset in developing this foreign trade is to aim at quality rather than cheapness.

The piers of Boston Harbor are but eight miles from the open sea; three main channels provide safe, expeditious and convenient approach to docks with a depth of from thirty to forty feet at mean low water. Two hundred miles nearer Liverpool than is New York, and four hundred miles nearer than either Baltimore or Philadelphia, this geographical advantage, enhanced by the notable ease of entrance and departure over a main channel approximately a quarter of a mile in width, affords a saving of from one to two days in crossing the Atlantic.

Possessing one hundred and forty-one linear miles of water front and ample anchorage spaces, the port of Boston has more than forty miles of berthing space, with some of the finest piers in the world, all closely linked with rail connections, thus making possible the direct handling of merchandise from car to ship and vice versa. With no harbor dues, with wharfage charges on local shipments rated as moderate, and with free wharfage on ocean freight, providing there is a rail haul by the New England transportation systems, her facilities are unrivalled by any American port.

Locating a plant at Somerville, with an initial expenditure of \$4,000,000, and the employment at the outset of 2500 hands, the Ford Motor Company of Detroit has evidenced its belief in the future industrial possibilities of Greater Boston, while the development by the Terminal Wharf & Railroad Warehouse Company, at an initial cost of \$2,000,000 of a modern lumber terminal on land along the Mystic River, between Dewey Beach and the plant of the Revere Sugar Refinery, permitting of five steamship berths, five acres of macadamized streets, the installation of giant power cranes, and the laying of several miles of railroad track on the twenty acres occupied, cannot but fail to develop not only the better and more economical distribution of the vast lumber resources and lumber products coming from the West Coast and from Finland, to the Boston seaboard, but will at the same time aid in encouraging industries to locate plants adjacent to this project.

The Wiggin Terminals, Inc., is providing ultra-modern dock facilities

for unloading and reshipping in the Charlestown district, the head structure of steel and corrugated asbestos, sixty feet in height, embodying many new features of construction and furnishes another concrete example of investors who have faith in Boston's future industrial growth.

The reclaiming of approximately 750 acres of East Boston marsh land from the ravages of the sea is going steadily on in the area skirting Breed's Hill, along the shores of Chelsea Creek and Belle Isle Inlet, where, a little more than a decade ago, the onlooker viewed a panorama of slimy mud, eel grass and stagnant water, which furnished a way station for migrating duck. More than 175 acres have already been filled in and reclaimed to an average depth of twelve feet, by the East Boston Company during the past thirteen years, and with the increased facilities, include a receiving depot, a traveling crane and a steam railway to distribute the loads of filling, it is but a question of time before there will rise on this great morass, once the location of clam beds and tidal flows, an industrial city which eventually will occupy the full 1500 available acres. Its climatic advantages for the production of fine textile goods is only rivaled by New Bedford, as the moist atmospheric element is one of its great assets.

The entrance into New England of the powerful and resourceful Insull power interests of Chicago; the enlargements of plants by the Edison, New England Company and other agencies now in the power field; the ingenious and almost romantic Passamaquoddy Bay power harnessing, which the State of Maine has politically endorsed, and the growth of the super-power program into "an unlimited field of expansion," all spell the development and pooling of these attributes of nature which constitute the cheapest source of energy feeding from the common reservoirs of waterfall, steam-produced power at tidewater and perhaps tidal energies. They answer the clarion call of Boston and its environs, as well as all of New England for that most important "raw material" of all—power for the industries.

Power use always has been the great unfailing economic index and wage curves have followed power curves as a sequence. It has long been asserted that each worker in the United States virtually commands thirty-three mechanical slaves—in terms of horsepower. In the olden times each free Athenian possessed but four slaves. It is a truism that the more power the electrical art places behind the American worker, the greater the human advance.

If the Passamaquoddy project becomes an actuality an initial development of from 500,000 to 700,000 horsepower is predicted, which means three billion kilowatt hours yearly, or seventy-five per cent. of the entire utility output of New England in 1922—a premise, which coupled with the vast human, financial and geographical assets possessed by the six

New England States, spells emancipation from the coal tyranny under which this section has suffered in recent years.

But discounting entirely all of the immense hydro-electric developments contemplated in New England which are designed to serve industrial Boston, and all other manufacturing municipalities, the future growth of the industries of Greater Boston is not for a moment jeopardized. Today, there is just about as much power being developed by steam as by water in this section. With 84,000 horsepower already installed at the Edgar plant, at Weymouth, serving the Greater Boston district, and with 80,000 additional horsepower now building at the same plant, the present and potential power facilities will meet all requirements. Eventually, the Edgar plant alone will have a capacity of 400,000 horsepower flowing from steam-produced electric energy, and as the company is consuming somewhat less than a pound of coal for each kilowatt hour of electricity, against an average for the country of 1.995 pounds, in 1925, and three pounds in 1920, it is obvious that this plant is adequately developing efficiency in deriving electrical power from tidewater coal.

Many critics of Boston's industrial prowess fail to realize that the municipality is not only the chief city of New England, but that it is one of the four leading cities of the United States. It ranks with New York, Chicago and Philadelphia as a center of population and of wealth. Great in itself, with a metropolitan district embracing over 1,750,000 people it is also the center of the second most densely populated area in the United States.

The trading area within a fifty-mile radius of New York, Boston, Chicago, and Philadelphia, according to the 1920 census, is as follows: New York, 8,034,349; Boston, 3,934,011; Chicago, 3,615,101, and Philadelphia, 3,611,626.

Metropolitan Boston, as defined by legislative enactment, and long continued acceptance includes the geographical areas of the cities of Boston, Cambridge, Chelsea, Everett, Lynn, Malden, Medford, Melrose, Newton, Quincy, Revere, Somerville, Waltham, and Woburn, and the towns of Arlington, Belmont, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Hingham, Hull, Lexington, Milton, Nahant, Needham, Reading, Saugus, Stoneham, Swampscott, Wakefield, Watertown, Wellesley, Weston, Westwood, Weymouth, Winchester, and Winthrop.

The accompanying table vividly portrays the industrial importance of the Metropolitan Boston district. The figures are for the calendar year of 1924, as the statistics for 1925, while in the possession of the Massachusetts Bureau of Statistics, are not as yet segregated, and will not be for some time to come.

DATA FOR PRINCIPAL MANUFACTURING INDUSTRIES—1924

1924 Industries and Municipalities	Number of Estab- lish- ments	Capital Invested	Value of Stock and Materials Used	Amount of Wages Paid During the year	Average Number of Wage Earners	Value of Products
State	10,174	\$2,853,590,206	\$1,629,342,134	\$711,812,104	589,364	\$3,126,137,145
Metropolitan Boston	4,561	849,235,200	584,512,038	230,727,844	178,487	1,148,260,013
Boston Proper	2,632	387,366,775	289,481,380	105,119,541	79,027	554,404,798
Percentage of Entire State in Metropolitan District	44.8%	29.7%	35.9%	32.6%	30.3%	36.7%
RANK IN IMPORTANCE BY VALUE OF PRODUCT						
METROPOLITAN BOSTON						
1. Boots and Shoes (not rubber), including cut stock and findings		\$115,090,824 *				
2. Sugar Refining		67,348,308				
3. Printing and Publishing		64,668,771				
4. Electrical Machinery, Apparatus and Sup- plies		55,489,521				
5. Clothing (Men's and Women's)		45,095,903				
6. Slaughtering and Meat Packing		44,706,563				
7. Foundry and Machine Shop Products		42,654,812				
8. Confectionery		41,613,053				
9. Bread and Other Bakery Products		30,403,731				
10. Rubber Boots and Shoes		24,620,446				
11. Cutlery and Edge Tools		23,798,053				
12. Rubber Goods, Tires, Etc.		21,032,433				
13. Leather Tanned, curried and finished		20,556,351				
14. Coffee and Spice roasting and grinding		352,156,431				
15. All other Industries, including Sugar Refin- ing						
Total		\$849,235,200				

* Principal data for these industries cannot be presented separately without disclosing the operations of the two individual sugar refining establishments located in the Metropolitan District.

To attempt to adequately portray, within the limitations of a single chapter, the origin, rise and growth of 4500 industrial establishments in Boston is an impossible task. Merely to enumerate their names would exceed the allotted space, and such an exposition would not even serve to furnish meagre directory information concerning them. Hence it has been necessary for the writer to make as judicious a selection as circumstances permitted from the outstanding industrial units and to trace some of the developments of these well-known concerns whose individual progress borders in many instances upon the marvelous and the romantic. It is realized that many important corporations, whose careers have done much to establish the reputation of Boston as a bee-hive of industry, must be omitted in this resume, but nevertheless their contributions to the manufacturing life of the community have been no less conspicuous in the affairs of the municipality than those made by other industrial units mentioned in this chapter.

The writer expresses the hope that the day is not far distant when proper recognition may be given to all who have exerted an influence upon the industrial structure of the city, but an all-inclusive portrayal of the history of these thousands of establishments would require volumes, rather than a few pages, and the product would of necessity be of a monumental nature.

The Romance of the United Shoe Machinery Corporation—No great advance in shoe pegging machines was brought about until Benjamin Franklin Sturtevant, whose fame as a pioneer in harnessing the air is treated in this chapter, turned to the work of perfecting the "peg strip" under the patronage of Elmer Townsend, a Boston auctioneer.

In the latter part of 1848 young Sturtevant found his way to North-bridge, Massachusetts, and thence back to Skowhegan, Maine; in both of which towns he worked, until 1856, at shoe-making; and became, without having served an apprenticeship, a skillful artisan. He had injured his health by the confining work of the bench and casting about to better his condition, the idea of pegging boots and shoes by the use of power came to him. With no knowledge of mechanics or experience in building machinery, he knew what went to make up good footwear, how many pegs he must be able to drive, and how rapidly, to make a machine that would find a market. After a month's labor he succeeded in producing a model which, though rude and imperfect, embodied all the main principles of the modern pegger. In 1856, at the age of twenty-three, he left Skowhegan with his model and went to Boston.

To induce a capitalist to guarantee him a small sum each week, while developing his pegger, he assigned to him one-half of the patent abso-

lutely, and the entire control of the remaining half, an arrangement which resulted in the inventor's never receiving any return from his device. During 1857 and 1858 he was engaged in building five experimental machines, the first type of the pegger, upon which three patents were taken out, and the ensuing two years, 1858-1859, were occupied in perfecting his first attempts. In 1859 the owner of a worthless patent, granted in 1854 for a pegger, having examined the Sturtevant machine, claimed an infringement, and artfully convinced the capitalist who had aided Mr. Sturtevant of the validity of his claim, with the result that the latter, in 1860, stopped Sturtevant's weekly stipend, just on the eve of success, and left the inventor penniless, but not without resource.

Up to 1860, at which time the Sturtevant pegger and its co-worker, the sole sewing machine, were introduced, not more than half a dozen power shoe factories were in existence. These two inventions gave birth to the New England shoe factory system, now grown to be one of the largest industries in the country and exerted an influence upon two hundred other patented shoe machines for the equipment of a complete establishment. From 1860 to 1880 an average of thirty million pair of boots and shoes were each year pegged upon the Sturtevant pegger, with an annual saving to the public of over \$1,000,000.

Sturtevant soon saw that the success of his pegger depended upon its having a suitable supply of material and that an exhaustless series of pegs contained in a narrow strip of wood veneer could alone meet this want. No machine for cutting such veneers with a knife was in existence, and to do this successfully, without shattering the wood, was considered impossible. He next invented the wood veneer lathe, by which not only the peg strip is cut and turned, but also veneers of a thousand shapes and forms, from the bulky barrel stave down to the delicate slices of ornamental woods, which, when pasted upon paper, are employed in the external finish of all fine wood-work, and for interior decoration. To gain the required length of peg strip, Sturtevant conceived the plan, in 1859, of cutting a spiral ribbon from around a log across the grain and after a week's labor with a common lathe and a rude spring, to control the log, he succeeded in obtaining a fair specimen. It was not until some time after, however, that he was successful in building a lathe that would turn out, unvaryingly, a perfect peg-veneer, and then only by having developed the rude spring of his first attempt into the well-known presser-bar. He was granted patents for both the veneer-cutter and for its product, the veneer. The peg-wood lathe takes a peeled log of white birch, eighteen inches long, and with great rapidity turns out a spiral veneer, which is at the same instant divided into ribbons as wide as the length of a peg, and from fifty to one hundred feet long. These ribbons

are then dried, beveled on one edge, uniformly compressed and toughened by machines also invented by Sturtevant, and are fed from rolls, into which they are wound into the pegger like thread into the sewing-machine.

Sturtevant and associated inventors ultimately demonstrated the workability of a machine-pegger, which retired all other similar devices from the market. By his method the pegging was done upon the shoe-last, and years later John F. Davey perfected a horn-pegging device.

Sidney W. Winslow and his associates adopted the fundamental advantages of the Sturtevant and Davey machines, and refined them into the products of the United Shoe Machinery Corporation so that pegs can now be split and driven at the rate of 350 per minute.

The machine-made shoe had its beginning when Elias Howe's eye-pointed curved needle, operating with an under shuttle, was perfected, and it was his invention that inspired a whole generation of inventors to devote their attention to leather stitching. Here again a Massachusetts inventor played a prominent part in the products which today distinguish the United Shoe Machinery Corporation.

The application by the boot and shoe trade of Howe's basic patents to the machine sewing of leather had so advanced when King Edward VII of England came to the throne that he regularly ordered Lynn-made shoes for himself and the Royal family.

In 1858 Gordon McKay, formerly the manager of a Lowell machine-shop, stood before a cobbler's window on Tremont Row, in Boston, and intently watched the operation of a machine for sewing soles to uppers, which had recently been invented by Lyman R. Blake. The latter had optioned it for \$50,000 to a group of Lynn shoe manufacturers, but McKay stepped in and offered \$70,000, \$8,000 to be paid in cash and \$62,000 out of the earnings of the machine, if the Lynn men should fail to take up the option. With characteristic Scotch thrift, McKay was on hand with the \$8,000 when the date fixed for the expiration of the option arrived, and when the Lynn men reached their decision they were forced to begin a seven years' lawsuit before they became convinced that McKay had prior rights to theirs.

The Blake leather-stitcher, perfected under McKay's direction, and refined later by the experts of the United Shoe Machinery Corporation, is still a primary factor in the production of shoes.

As Blake's stationary horn could sew only the sides, leaving the toe and heel to be nailed, his brother-in-law, Robert H. Mathies, devised, during Blake's absence in the South, in the interest of his health, a rotary horn which proved successful.

The Civil War gave Gordon McKay his chance and Blake soon

adapted his machine to army-shoe sewing, while to meet government specifications Mathies channelled a track for the seam on the sole, and the McKay stitcher gained in favor and soon outran the pegged shoes. Later improved by experts the machine was speeded up to 600 pairs a day, though part of the finishing had to be done by hand. The inventors of the United Shoe Machinery Corporation simplified the mechanism until today it produces 1260 pairs a day.

In 1872, when Blake pleaded for an extension of his patent he estimated that 200,000,000 pairs of shoes had been sewn on his machines, at a saving of eighteen cents a pair over the cobbled type, and when he won his case the McKay Company renewed its contract with him. He died at Newton, Massachusetts, in 1883, at the age of forty-eight, and in his passing the shoe business lost a genius.

After the Civil War, McKay went to work on the problem of nailing shoe-soles and his name is identified with the introduction of the first pair, either stitched or nailed by machine, that came into general use.

From 1876 to 1880 Charles Goodyear, Jr., and his welt and turn shoe and Gordon McKay with his Blake patents, and metallic fastenings for bottoming shoes, continually overlapped each other, and they spent much of their time in the courts attempting to establish their respective rights, but in the latter year there came an amalgamation under the name of the Goodyear and McKay Association, and fifteen years later, the McKay interests were sold to the Goodyear shareholders, a consummation which had been devoutly hoped for by the shoe trade, and which proved to be the salvation of the industry.

At that time, a McKay machine possessed the ability to stitch a pair of women's shoes in thirteen minutes, using forty-two machines carrying fifty-seven different operations. After the experts of the United Shoe Machinery Corporation had added the refining touches it became possible in building a shoe of extreme fashion such as a Polish Goodyear welt, with perforated vamps, foxings, outside panel, eyelet and stays, to perform as many as two hundred and ten operations. Of this total one hundred and seventy-four were cared for by one hundred and fifty-five different machines, and the remaining thirty-six by hand. The average Goodyear welt of business is the product of a string of from about twenty-five to forty machines.

But the industry awaited in these earlier days the inventive genius which would substitute metal digits for human fingers in pulling over the upper on a last and in bottoming a shoe.

In the solution of this problem, resort was again had to a Massachusetts genius. In 1878 there was employed in the shoe factory of Harney Brothers, at Lynn, an alien mechanic, whose father, a native Hollander,

had been sent to Dutch Guiana, South America, to superintend some government work, and there had married a native woman.

Their son, Jan Ernst Matzeliger, had been carefully trained as a machinist by his father, and had come to the United States to seek his fortune. When he entered the Lynn shoe establishment he had not acquired the hatred for machines that then obsessed union labor, and which, in the city of his adoption, had resulted in a series of pitched battles that drove many Lynn manufacturers out of that municipality or out of business.

It was not until the lasters' union had been so crippled by its enormous expenditures in carrying on the fight against the introduction of machinery methods, and had alienated so many thousands of its members who longer refused to pay dues to a group of obstructionists, that it finally gave way to the modern method of making shoes.

Matzeliger particularly resented the boast of the lasters that no inventor could substitute iron for human fingers in lasting a shoe, and when he finally evolved the lasting machine, the disgruntled operatives denominated it a "niggerhead" product in derogation of the half-breed Matzeliger, who had crinkly hair and a dark brown complexion. "Niggerhead" the machine is called today in every shoe factory where it operates, but it proved to be the pioneer invention of still another phase of shoe-making machinery.

Cut off from companionship by his hostile factory mates, delicate in health, young Matzeliger worked in solitude every night in his little room over the West Lynn Mission, and in September, 1880, gazed with pride upon the first model of the lasting machine, fashioned out of cigar boxes and other odds and ends. His first real machine pleated the leather around the toe of the shoe. For this invention he refused a \$1500 offer. The plan of his third machine was sent to Washington for patent purposes, but it was so crude that it was not until an expert was sent on to explain the model machine that the department found it possible to protect the invention by patent.

In the little Cape Cod town of Brewster, there was born in 1854, five years before Gordon McKay bought Blake's patent—which event was the real beginning of the shoe-machinery era—Sidney W. Winslow, the son of a South Shore shoemaker and inventor. The elder Winslow had abandoned the work bench for machine-sewing, and it was young Sidney's good fortune to live long enough to witness the passing of the old hand methods and the glories of the new day in the shoe industry. At the age of thirty-five years he invested in the stock of the company formed to market Matzeliger's lasting machine, and employing experts to complete the inventor's device, it was perfected to greater efficiency,

but the youthful Lynn genius did not live to witness the zenith of his success, for it was not until 1904 that the "pull-over" was developed, and for seven or eight years afterwards constant changes and refinements were added.

No less than 2600 changes were made by the old Consolidated Hand-Method Lasting-Machine Company, and by the United Shoe Machinery Corporation, at a cost of nearly \$1,500,000 before the machine was declared 100 per cent. efficient. Its importance to the industry is attested by the fact that the daily output of the shoemaker of the olden days rarely exceeded sixty pairs a day, while the perfected machine, running as one unit in a chain of machines, "pulls over" from 700 to 1000 pairs per day, according to the type of footwear upon which it is engaged.

This invention stands out as perhaps the most brilliant shoe-machinery lore. Observing five iron fingers carefully, firmly and without hesitancy adjusting the upper to the leather while at the appointed instant another device tacks it ready for welting and soling, the looker-on is obsessed with the belief that the operator, gently caressing the machine now and then with his fingers, has unconsciously imparted to the dynamo which operates it the magic power of life and even human thought.

The completion of Matzeliger's invention, however, but added to the anomalous situation that harassed the shoe manufacturers of the period, for now there were three distinct agencies, each making some machines that the others produced; each with its own sales representatives; each providing its own corps of machine repairers, the trio of which often gathered at the same hour in a given plant with entirely separate, if not distinctly hostile, ideas and purposes.

The hand of a genius was needed to do away with confusion, duplication and waste of energy, and to bring order out of chaos. Charles Goodyear had died; Gordon McKay was approaching his eighties; Benjamin Franklin Sturtevant had passed from earthly scenes nearly a quarter of a century before; Elias Howe's contribution had become an accepted commonplace, due to its long use and he, too, was dead; Jan Matzeliger, Lyman R. Blake and Robert H. Mathies had gone to their rewards, and thus the group of great inventors and forecasters of new methods of manufacture had departed, and the situation required a man possessing the patience to ferret out machine experts, the art of winning capital, the executive ability to coördinate the warring units, and the vision to market the machines produced.

Few men in the history of world industry have faced a more difficult task than that which confronted Sidney W. Winslow, the sole remaining outstanding member of the group, but he adroitly approached the situation, firm in his conviction that the four decades of wandering in the

wilderness of shoe-machinery invention must end with the dying nineteenth century and that with the dawn of the twentieth the divergent groups should march on in serried ranks to the heights of greater accomplishments.

In February, 1899, representatives of the three groups gathered with their feet under the same table, and there emerged from that momentous conference one of the giant industrial powers of New England, destined to become the great leader of the boot and shoe world—now known as the United Shoe Machinery Corporation—with authorized capital of \$75,000,000, and Sidney W. Winslow as its president, and with all the coöperating interests represented upon the board of directors.

The factory which rose up, Phoenix-like, at Beverly, is now the largest and most completely equipped in any part of the globe, and if one of the numerous watchmen employed were to be forced to make the complete round of all the routes of the factory force of watchmen he would walk six miles through the sixteen buildings, with their aggregate floor space in excess of twenty-four acres, before he returned to the starting point.

Gathering about him the greatest mechanical experts available, Winslow established the experimental division which began the herculean task of selecting and improving the then existing inventions, and into which as much as \$450,000 a year was poured for research work, and which has grown until it occupies forty-three designing-rooms. No less than 125,000 distinct kinds of machine parts are kept in stock, all of which enter into the assembling of the 450 kinds of shoemaking machines that constitute the corporation's products.

Today, in the twenty-seventh year of its career, the United Shoe Machinery Corporation is rising to a new peak in its volume of business; to larger fields of usefulness in making footwear, and to an enhanced and commanding position in the affairs of the manufacturing world. It now owns and operates nine plants in the United States and abroad for the production of shoe machinery, the total number of individual factories approximating seventy, including units where are also produced findings and accessories, such as eyelets, nails, tacks, lasts, brushes, dies, cutters, paper cartons, and wooden packing cases.

When the Supreme Court of the United States ordered the heart cut from the company's shoe machinery leases, certain of whose restrictive clauses were declared to be in violation of the Clayton Act, the concern promptly proved its claim to supremacy in its chosen field without these factors.

This leadership has come about naturally through the exceptional service rendered by the corporation to its customers, first, in the leasing of the machinery made by it on a royalty basis, and second, by the system

of maintenance whereby day and night, in all sections of the country, the users of the machinery have at their call expert repair crews furnished by the company through branch offices.

The money tribute paid for this service is ridiculously small in proportion to the total cost of a pair of shoes. The United States Census of Manufactures for 1923 valued at \$950,000,000 the country's total output of 351,000,000 pairs of boots and shoes of all kinds, except rubber shoes, and in the same year the earnings of the United Shoe Machinery Corporation, before taxes and contingencies, were approximately \$6,500,000, or less than three-quarters of one per cent. of the total shoe output value. The average per pair was under two cents. Even these figures do not give a correct idea of the comparative insignificance of the royalty and rental payments, as the company's published reports include also all earnings from its merchandising and foreign business.

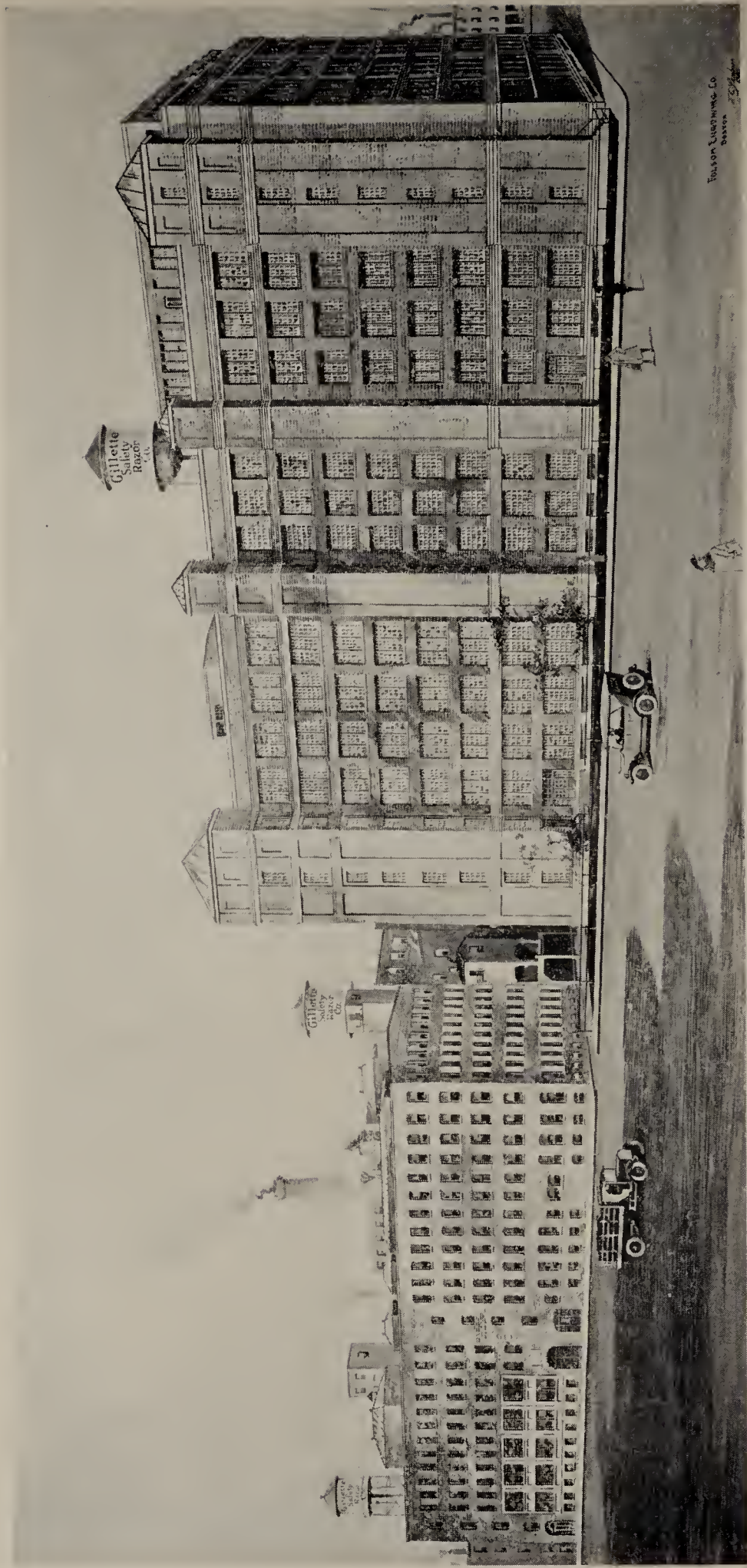
The corporation operates foreign companies at Buenos Aires, Argentine Republic, South America; at Melbourne and Sydney, Australia, and Wellington, New Zealand; at Bruxelles-Midi, Belgium; at Rio de Janeiro, Brazil, South America; at Montreal, Canada; at Santiago, Chile, South America; at Havana, Cuba; at Copenhagen, Denmark; at Leicester, England; at Tammerfors, Finland; at Paris, France; at Frankfurt-am-Main, Germany, branch offices being maintained in Vienna, Austria, in Aussig, Czecho-Slovakia, and in Holland; at Milan, Italy; at Mexico, Mexico; at Oslo, Norway; at Port Elizabeth, South Africa; at Barcelona, Spain; at Orebro, Sweden; at Zurich, Switzerland; and at Montevideo, Uruguay.

The main executive offices are housed in the Albany Building, adjacent to the South Station, in Boston, and sixty-six factories produced the more than four hundred types of shoe machinery and accessories, supplies and findings, from which the company derives its income.

It is significant that in the evolution of this gigantic industrial offspring of the shoe industry substantially all of the genius which produced it came from the loins of Massachusetts and of New England.

It was in Boston that Benjamin F. Sturtevant finished his pegging machine, which he had conceived in Maine; it was in a Cambridge attic that Elias Howe built the first model of his sewing machine, and, incidentally, in the same city, Isaac Merritt Singer, began his experimental work on the device that bore his name, and upon which he was forced by the courts to pay royalties to Howe for pirating the basic patent; it was in Cambridge, too, that Gordon McKay lived in the days of his triumphs, while in the nearby town of Winchester he centered his metallic-fastening interests; it was the South Abington cobbler, Lyman R. Blake, who produced the machine for sewing soles to uppers that





PLANT OF THE GILLETTE RAZOR COMPANY

attracted McKay's attention on Boston's famous Tremont Row; it was his brother-in-law, Robert H. Mathies, another Massachusetts inventor, who invented the rotary horn still in service as a McKay machine feature; it was John Reece, of Boston, who created the machine used in sewing shoe-buttons; it was the little Lynn immigrant, Jan E. Matzeliger, who conceived and patented the device that is most human-like in its operations of all the shoe-making inventions, and lastly, it was the stupendous energy, the creative ability, and the broad vision of that master of men, Sidney W. Winslow, that harnessed their inventions into one harmonious whole, and made possible the marvelous development of the United Shoe Machinery Corporation, only a quarter of a century ago.

And yet there exist in certain quarters those who say Massachusetts is asleep industrially, but, happily, the twentieth century story of this single industry gives the lie to the carping critic, and the progress made in this field is but typical of that which has taken place in other lines where Massachusetts and New England still lead the world.

The Biggest Little Thing Ever Patented—The Gillette Safety Razor—No invention of the nineteenth or twentieth century has brought greater freedom from the serfdom that surrounded millions of men of this and previous generations than the simple device patented by King C. Gillette when he conceived and protected from piracy the safety razor, which bears his name and which is daily employed by more people throughout the world than probably any article of every-day use.

Measured in terms of hours saved it is undoubtedly true that no product has been devised since the dawn of civilization which has so materially added to the time available for constructive effort on the part of those who previously were subject to the caprice and whims of tonsorialists, or to the annoying delays incident to the sharpening and honing of the old fashioned razor, as this hand-servant of mankind.

The sales of Gillette razors up to January, 1926, amounted to 53,611,682. Experts estimate that every razor sold by the company represents a saving of half an hour of time spent in a barber shop, with no recognition of the amount of money paid for service, or given by way of tips. If only forty million of the fifty-four million owners of Gillettes use them daily—and this seems to be a conservative estimate—this would represent a saving of twenty million hours per day, which could be devoted to gainful labor, study or recreation. This time is equivalent to 2,500,000 working days of eight hours, or the labor of more than 8,000 men constantly employed, and if their average wage should be assumed to be \$5 per day, the figure represents a saving of upwards of \$40,000 a day, or for a year of 300 working days, a gain of labor equivalent to more than \$12,000,000.

To January 1, 1926, 258,841,659 packets of Gillette blades had been sold from the inception of the original corporation, or the amazing total of 3,118,099,808 individual blades.

King Gillette was born with a penchant for inventions, but it was not until 1895, when he was in his fortieth year, that he first thought of the razor. Following the great Chicago fire, in which his father lost everything but his life, young Gillette had been the pilot of his own destiny, and from his twenty-first year until the fall of 1904, he was one of that great army of American traveling salesmen which has marched so valiantly into the marts of business and has placed the United States on a business plane unapproached by any other nation on the face of the globe. In the twenty-eight years between 1876 and 1904 Gillette had placed around various inventions the protection of the patent laws of his country, and while some of his products possessed much merit and made money for others, he had been unable to profit personally to any great degree from the sale of these devices, nor did he possess the financial ability to successfully market them.

In 1891 there came to him one of those fortunate occurrences, which so often creep into the lives of men but which more frequently are not taken advantage of, when he accepted a position with the Crown Cork & Seal Company, of Baltimore, Maryland, which was then placing upon the market the device known as the Crown Cork—the tin cap with the cork lining, now so extensively used by bottlers of beverages. It was during one of Gillette's visits to the home of William Painter, the inventor of the article, that the latter said to his guest: "King, you are always thinking and inventing something. Why don't you try to think up something like the Crown Cork, which, when once used, is thrown away, and the customer keeps coming back for more—and with every additional customer you get, you are building a permanent foundation of profit?"

Then and there was born the idea of the safety razor—nebulous, hazy, inchoate at the moment in the mind of King Gillette, but Painter's words had formed lodgment in the Boston man's fertile brain. Obsessed with the idea, to an extent that often made him provoked, he tried to apply Painter's suggestion to some material need, but nothing came of it until four summers later, when there was evolved as naturally as though its embryonic form had matured in thought and but awaited the appropriate time of issue, the safety razor which was to bring fame and fortune to its inventor.

King Gillette tells the event in his own words: "One particular morning when I started to shave I found my razor dull, and it was not only dull but it was beyond the point of successful stropping and it needed honing, for which it must be taken to a barber or to a cutler.

As I stood there with the razor in my hand, my eyes resting on it as lightly as a bird settling down on its nest—the Gillette razor was born. I saw it all in a moment, and in that same moment many unvoiced questions were answered more with the rapidity of a dream than by the slow process of reasoning.

“A razor is only a sharp edge and all back of that edge is but a support for that edge. Why do they spend so much material and time in fashioning a backing which has nothing to do with shaving? Why do they forge a great piece of steel and spend so much labor in hollow grinding it when they could produce the same result by putting an edge on a piece of steel that was only thick enough to hold an edge?

“At that time and in that moment it seemed as though I could see the way the blade could be held in a holder; then came the idea of sharpening the two opposite edges on the thin piece of steel that was uniform in thickness throughout, thus doubling its service; and following in sequence came the clamping plates for the blade with a handle equally disposed between the two edges of the blade. All this came more in pictures than in thought, as though the razor was really a finished article before my eyes. I stood there before the mirror in a trance of joy at what I discerned.

“Fool that I was, I knew little about razors, and practically nothing about steel. I could not foresee the trials and tribulations that I was to pass through before the razor was a success. But I believed in it and joyed in it. I wrote to my wife, who was visiting in Ohio, ‘I have got it; our fortune is made,’ and I described the razor and made sketches so she would understand. I would give much if that letter could be found today, for it was penned upon the inspiration of the moment and described the razor very much as you see it today, for it has never changed in the form or principle involved—only in refinements.”

Gillette went at once to Wilkinson’s hardware store on Washington Street, Boston, where he bought some pieces of brass, some steel ribbon used for clock springs, a small hand vice, some files, and with these crude materials fashioned the first Gillette safety razor. He prepared endless sketches which afterwards played important roles in patent suits, and which formed the basis of establishing the time and scope of his invention. Today, these rude sketches are a part of the company’s records.

Then followed his hours of trial, because he could interest nobody in a razor, the blades of which were to be used once and thrown away. Gillette then thought the razor blades could be produced for an infinitesimal sum, as he learned that steel ribbon could be purchased for sixteen cents a pound, and that sixteen ounces would make five hundred

blades, the size proposed being slightly narrower and shorter than the blade finally placed upon the market. He was not then aware that the steel to be employed must of necessity be of a particular quality, and that it would cost many times more per pound than he anticipated, nor could he foresee the fact that the future company which was to manufacture the product must expend more than \$250,000 in laboratory tests before this one question of the type of steel to be used in the blades could be determined.

For six long years thereafter cutlers and machine shop experts in Boston, New York, Newark, and at Massachusetts Institute of Technology experimented in an effort to secure an edge on sheet steel that would shave. They told him a razor edge was only possible when cut out of cast steel forged and fashioned under the hammer to give it density so that it would "take" an edge.

Not until fate brought King Gillette into touch with William E. Nickerson, a graduate of Massachusetts Institute of Technology, and a most eminent mechanic, was the Gillette razor made a practical article of commerce. He produced the machines and devised the processes which made the razor a commercial possibility, but it was a long and hazardous road that the first group traversed between 1901 and 1904.

Of all the little things that have been invented the Gillette razor is the biggest little thing ever issued from the United States Patent Office, and even today those closest to it regard the company as merely in its infant stage.

Its officers believe it has not begun in the less than a quarter of a century of its existence to approach a small part of the potential world market, for in the United States alone insurance statistics prove that there is a normal increase of 2,500,000 persons who arrive at the shaving age each year, and out of a total of upwards of 800,000,000 men who shave in this world, the company has provided but 54,000,000 razors thus far.

It is, however, in the blade production that the greatest opportunities lie. The company is now turning out 2,335,000 blades every working day, drawn to an edge that cannot be measured by any human instruments.

With the main factories at Boston, employing 2,000 hands, and auxiliary plants in England and Montreal, and offices in practically every country in Europe, Asia, South Africa, Australia, and South America, the company is endeavoring to meet the incessant demands upon its products. It has no fear of competition so long as it maintains the quality of its goods because its officers realize that with its razors and blades being marketed by more than 500,000 dealers throughout the world any attempt to duplicate such a distribution would cost so many millions of



PLANT OF UNITED DRUG COMPANY

dollars in capital investment that no group would be rash enough to make the attempt.

Through improvements in processes and machinery the Gillette Company is today securing five times the output of product that it manufactured in 1909, a condition of efficiency which cannot be likened in any other industry in the world, and which is but added evidence that in Massachusetts there exist just as conspicuous examples of industrial progress and advancement as are observed in the mass production methods of the middle western automobile concerns.

To accomplish this result the Gillette Company has rubbed no mythical Aladdin's Lamp, but it has drawn upon the magic power and the inventive genius of the human mind to give birth to methods of greater efficiency and economy.

The net earnings of the Company for 1906, when it first showed a profit, to January 1, 1926, amounted to \$81,730,666, and it had paid cash dividends to stockholders during that period of \$34,497,691, to say nothing of stock dividends declared.

Today the total daily capacity of the Boston, Canadian and English plants is 119,000 razor sets, and 2,235,000 blades, or for a working year of 300 days, 35,700,000 razors and 670,500,000 blades.

The United Drug Company—An International Industrial Giant—An idea born on a railroad train between Seattle and Spokane, Washington, evolved from the mind of a twenty-five-year-old American traveling salesman, himself a native of Detroit, Michigan, was responsible for an industry, whose headquarters are in Boston, and which, twenty-three years after its inception, is doing a business of \$150,000,000 a year—by far the largest drug industry in all the world, with more than 1130 stores in the United States and Great Britain, and possessing upwards of 10,000 stockholder agents in both countries.

When the concept flashed through the brain of Louis K. Liggett that the path to success in the drug industry of the United States lay in pooling the business of individual drug stores he had no idea of the pace at which his vision would travel or the sphere of influence it would cover in less than a quarter of a century thereafter.

Calling on forty druggists in as many cities of the Far and Middle West, young Liggett imparted his plan of something different than these men had ever thought of before, and, securing \$4,000 from each of them, the United Drug Company became a corporate entity in March, 1903, for the purpose of making and distributing the goods to be sold to the public in these two score stores; of ultimately merging into a national reputation thousands of local and divergent medicinal and other spec-

ialties; of establishing economies in production and distribution, and of consolidating these influences into one composite whole.

These original investors, who became manufacturers and distributors, were not only able to make larger profits, but it was given to them to supply the public with better goods in larger quantities and at lesser prices than previously.

There was, however, the germ of a bigger idea involved in the set-up of the United Drug Company than the mere economical production and distribution of drugs. The component units talked in groups, unfolded to each other all the secrets of their respective stores and dispensed inspiration to do a better and bigger business, while the progressives stirred up the conservatives, and the practical merchandisers in the constantly growing groups exchanged ideas with those who lived in the purely ethical world, and there were thus established binding friendships—all of which developed into service to the communities where they so successfully operate today.

The first year's business, done in a part of a building containing 30,000 square feet of floor space amounted to \$67,000, but expansion quickly followed until today it requires an eight-story concrete building covering an entire square in the city of Boston to produce the confectionery products supplied to the Liggett and Rexall stores of the United Drug Company, into which enter carloads of cocoa beans from Venezuela, Mexico, Central America, and the West Indies; nuts by the ton and fruits fresh from the vines and trees. The Company contracts for the ingredients for its perfumes in the floral fields of France and Bulgaria, distilling the concretes or essence of petals, and blending them into tantalizing odors through the medium of automatic machinery.

Building up one of the largest toilet goods' businesses in the world on the policy of large volume sales, low manufacturing costs, reasonable profits, and quality value there has been scarcely a year when the Company's production could care for its increasing sales. Branches have been opened in Chicago, St. Louis, and San Francisco, while a rubber factory in New Haven, Connecticut, owned by a United Drug subsidiary corporation, produces the rubber products handled by the stores; three large stationery factories in Worcester and elsewhere produce envelopes and letter-paper; a plant at Highland Park, New York, turns the grapes produced on the soil of the Empire State, and the strawberries grown on the company's Virginia farm into fruit juices, while tobacco companies and other producing groups contribute to the varied needs of the corporation.

The Liggett chain of retail drug stores owned outright by the United Drug Company is the outgrowth of a small beginning when there was

but one store in Buffalo, New York. They now reach from Bangor, Maine, to Los Angeles, California; Minneapolis to New Orleans, Miami, and back to the eastern seaboard. As fast as possible stores were added where the rights of Rexall agents would in nowise be encroached upon. While many of the Liggett units are successors to former individually owned Rexall stores, no branch has been opened save where the proposal came from a Rexall owner. The company considers its contracts with its agents sacred and its policy has been to accord them complete independence of action.

When Liggett assumed a twenty-year lease in the McAlpin Hotel, in New York City, at \$110,000 a year, and later leased the store in the Grand Central terminal at \$115,000 per annum, it was questioned by many whether these units would pay, but they have been successful from their opening, the latter today doing the largest drug business of any store of its kind in the world, the receipts being over a million dollars annually.

A tremendous addition to the chain was made in 1915, when the Riker-Hegeman stores were taken over. Within a stone's throw of the Liggett Building, at Madison Avenue and 42d Street, New York City, there are today seven retail United Drug stores whose aggregate yearly sales amount to \$3,000,000.

The English branch, established about 1910, was serving more than a thousand Rexall units in the British Isles, when, in the spring of 1920, Louis K. Liggett purchased of Sir Jesse Boot—the owner of the Boot's Pure Drug Company, comprising 632 retail shops, and four large manufacturing plants located at Nottingham, England—the assets of that great corporation. There have since been added to that chain some 138 additional stores, and no extension of the interests of the United Drug Company has proven so far reaching and so profitable to the stockholders as this great accession to its ramifications. It would have required years to create, organize and develop the Company's business abroad to the proportions that had been reached by Boot, whose stores at the time were doing a business of \$30,000,000 a year. Liggett's International was created and it is now the operating company for all the English and Canadian connections.

The United Drug Company has a capital of \$100,000,000, but this sum by no means represents the investment of the subsidiaries which it controls.

It is rather significant that in creating this great industry its founder and controlling head, himself a traveling salesman whose territory at the time embraced the domains of the nation from the Middle West to

the Pacific Coast should have found it desirable, if Massachusetts and New England were on the verge of industrial decadency, to locate the United Drug Company in Boston, as he did. The fact that he chose to incorporate the corporation under the laws of Massachusetts and to establish its main headquarters in the capital city of the Commonwealth, rather than in one of the great industrial marts of the Middle West is merely added evidence that this municipality is still favorably regarded as a desirable place in which to locate the great industrial enterprises of modern times.

Building Ships That Traverse the Seven Seas—Caviling critics of Massachusetts take delight in harking back to the days of yore, when the sailing ship was mistress of the seas, prior to the time when steam and oil burning vessels assumed their sway of ocean commerce, and, without the slightest recognition of the perfectly obvious fact that modes and methods of water transportation are today entirely different from those which prevailed in the fifties, they point to the supremacy then held by the ship builders of the Commonwealth, and especially those of Boston and its environs in the construction of the white-winged racers of the clipper-ship era, and emphasize in their mistaken zeal that Massachusetts is no longer to be reckoned with in the production of ocean tonnage.

They merely exhibit their ignorance of the present day fact that four decades ago fertile fields of idle terrain existed where now stands the plant of the Fore River Shipbuilding Company, consisting of eighty buildings, employing about 4,000 persons, with a capacity to turn out a fleet of gigantic ships in a single year, if necessary, that would exceed in tonnage and numbers that vast galaxy of argosies designed and built by Donald McKay, Samuel Hall, the Briggs Brothers, and a dozen other ship builders, whose products, in their day, marked an era in the merchant marine.

They fail to recognize that today the ships launched from the Quincy plant sail the seven seas, and that there is no shipbuilding plant north of New Jersey so completely equipped to serve the needs of the United States and of foreign nations as that of the Fore River unit.

It was not until the country was electrified by the blowing up of the battleship "Maine," in the harbor of Havana, in 1898, that the opportunity was presented for Massachusetts to demonstrate that it still possessed the private facilities to build ships for the Navy. While from early times naval vessels have been launched at the government-owned Charlestown Navy Yard, no warship of size had been constructed at private Massachusetts yards subsequent to the Civil War period until the contracts for the torpedo boat destroyers "Lawrence" and "Mac-

donough" were awarded to the Fore River Engine Company, the partnership predecessor of the subsequently incorporated Fore River Shipbuilding Company.

Ten years later, when the contract for the United States protected cruiser "Des Moines" was awarded to the company, and it became necessary to provide deeper water for launchings, the original plant was moved down the Fore River about two miles. Here, the battleships "Rhode Island" and "New Jersey" were built, as well as the "Thomas W. Lawson," the only seven-masted schooner ever constructed, and at that time the largest sailing vessel in the world.

Then followed, in after years, the battleship "Vermont"; five submarines for the Imperial Japanese Navy, the construction of which called for a display of ingenuity on the part of the Fore River management, inasmuch as the vessels had to be assembled in the yard, then knocked down, loaded on freight cars, shipped to the Pacific Coast, and reshipped by steamer to Japan, where they were reassembled; the scout cruisers "Salem" and "Birmingham," which called for a speed of 24 knots, with coal consumption of 1.8 knots per ton, and no experience to guide the Company's engineers in this field, but the development by them of a 120-inch, 7-stage Curtiss turbine solved the problem, and marked a turning point, not only in the history of Fore River, but in the annals of the United States Navy, and of marine construction in general. Numerous submarines, lightships, United States Army tugs, torpedo boat destroyers were built between 1905 and 1909, while the Company also launched the great United States battleship "North Dakota," up to that time the largest and most costly vessel that had been laid down in the yard.

In 1910, the Company, in competition with the entire shipbuilding world, received the contract for the building of two battleships for the Argentine Republic, and it was at that period when the amount of capital necessary to handle these immense contracts was so large that the financial aid of the Bethlehem Shipbuilding Corporation was sought, and Charles M. Schwab made the important decision in favor of the Massachusetts yard. The "Rivadavia," of 39,000 dead weight tons, was built at Fore River, and the contract for the "Moreno," the second Argentine battleship, was sublet to the New York Shipbuilding Corporation.

In 1913 the Fore River Shipbuilding Company was bought by the Bethlehem Steel Corporation, and reorganized under the name of the Fore River Shipbuilding Corporation, and the following year Joseph W. Powell, assistant to the president, of the William Cramp and Sons Ship and Engine Company, at Philadelphia, became president of the Massachusetts corporation.

From the first his vigorous, far-sighted management made progress and success possible on a greater scale than previously. In accordance with the Bethlehem policy, practically all the earnings were ploughed into the Quincy plant in the shape of improvements and extensions, and thus a foundation was laid upon which it was possible to build one of the most efficient shipyards in all the world, when the country went to war in 1917.

When, in 1914, England wanted submarines and desired them in a hurry, Charles M. Schwab, who was in the British Isles at the time, promised to deliver ten in six months from the date of the contract. The Fore River organization was called upon to make the deliveries, and despite the fact that at the request of the United States State Department the work was performed on Canadian soil, to avoid entanglements, the boats were delivered in the contract period.

It was in the same year that Samuel Wiley Wakeman, formerly associated with the New York Shipbuilding Corporation, and prior to that with the Newport News Shipbuilding and Dry Dock Company, came to the Fore River plant, where today he is the efficient general manager of the main unit, as well as general manager of the Simpson Dry Dock plant, at East Boston. Under his able direction and with his broad vision the companies have gone forward in the intervening dozen years to greater accomplishments than ever before. In 1916, a year before this country entered the war, nineteen contracts were accepted, and 15,000 men were employed. It was during that year that eight new torpedo destroyers for the United States Government were laid down and these larger, faster and more complicated war engines were over across and fighting for Uncle Sam within a brief twelve months. Eight submarines, built in 1916, together with three freight and tank steamers constructed for private interest, were commandeered by the Emergency Fleet Corporation after the United States entered the war in April, 1917.

Following that event contracts came thick and fast—in April, for a battle cruiser and eight more destroyers; in August, for ten, and in December, for ten more, while fifteen more submarines were ordered, and four freighters for private companies, the latter being commandeered upon completion for the Emergency Fleet Corporation.

On October 5, 1917, due to the very urgent need of destroyers to combat the German submarine menace, an additional contract for thirty-five vessels of that type was awarded the Fore River plant, with authority to construct at Squantum, Massachusetts, a plant for the exclusive construction of destroyers, and for two subsidiary plants, one at Buffalo, New York, to manufacture turbines for the vessels, and one at Providence, Rhode Island, where boilers were to be built for them.

Unlike any other shipyard in the country, all ship construction at Squantum was ordered to be carried on under cover. The plant covered seventy acres, with ten covered building slips, six wet slips, and all the buildings necessary for a completely-equipped shipyard. At one period 8,000 men were employed. Work proceeded at Squantum, Buffalo, and Providence during one of the most severe winters that has visited this section of the country in decades, yet five keels were laid at Squantum on April 20, 1918, and the first boat was launched on July 18, eighty-nine days later, and delivered on November 30, 1918, just a little over a year from the time the construction of the plant was commenced,—an almost incredible feat, particularly when the fact is taken into consideration that the site of Squantum was a swamp and an enormous amount of filling had to be done before construction could be commenced.

The year 1918 was signalized by the signing of contracts by the Fore River concern for three merchant ships for the Emergency Fleet Corporation, three sister ships having been contracted for by the same corporation on the last day of December, 1917, while an enormous increase was made in the amount of work done at the Fore River, including seventeen destroyers,—practically as many as were delivered by all the rest of the United States shipyards put together,—which were turned over to the Government, together with ten submarines, and six merchant vessels—a total of thirty-four craft altogether, which figure constituted a record for one year's work at the plant up to that period.

When, on November 5, 1918, the boiler plant at Providence and the turbine factory at Buffalo were placed directly under General Manager Wakeman's charge, he had, with the complement at the Quincy plant and the Squantum works, more than 26,000 men under him.

In 1919, contracts were signed for two scout cruisers—the "Raleigh" and "Detroit," for four tank steamers, an ore steamer, six additional S-boats for the United States Government, which, with the twenty-nine destroyers delivered from the Squantum unit, the nineteen from Fore River, eight merchant vessels and thirteen submarines, also delivered from the latter plant, produced the staggering total of sixty-nine ships completed and turned over to their owners in one year.

Had this 1919 output been stretched from Boston to San Francisco one would have passed every 43.4 miles on the journey west a Fore River-built ship, turned out of the yard in the 365 days of that year. Had the vessels been placed stem to stern they would have extended four miles out to sea from Boston Light. Is there in existence the record of any United States shipbuilding yard comparable to the figures here presented? If so, Greater Boston is ready to pass the sceptre of shipbuilding supremacy to such a yard, but until it is shown otherwise her claim that she has

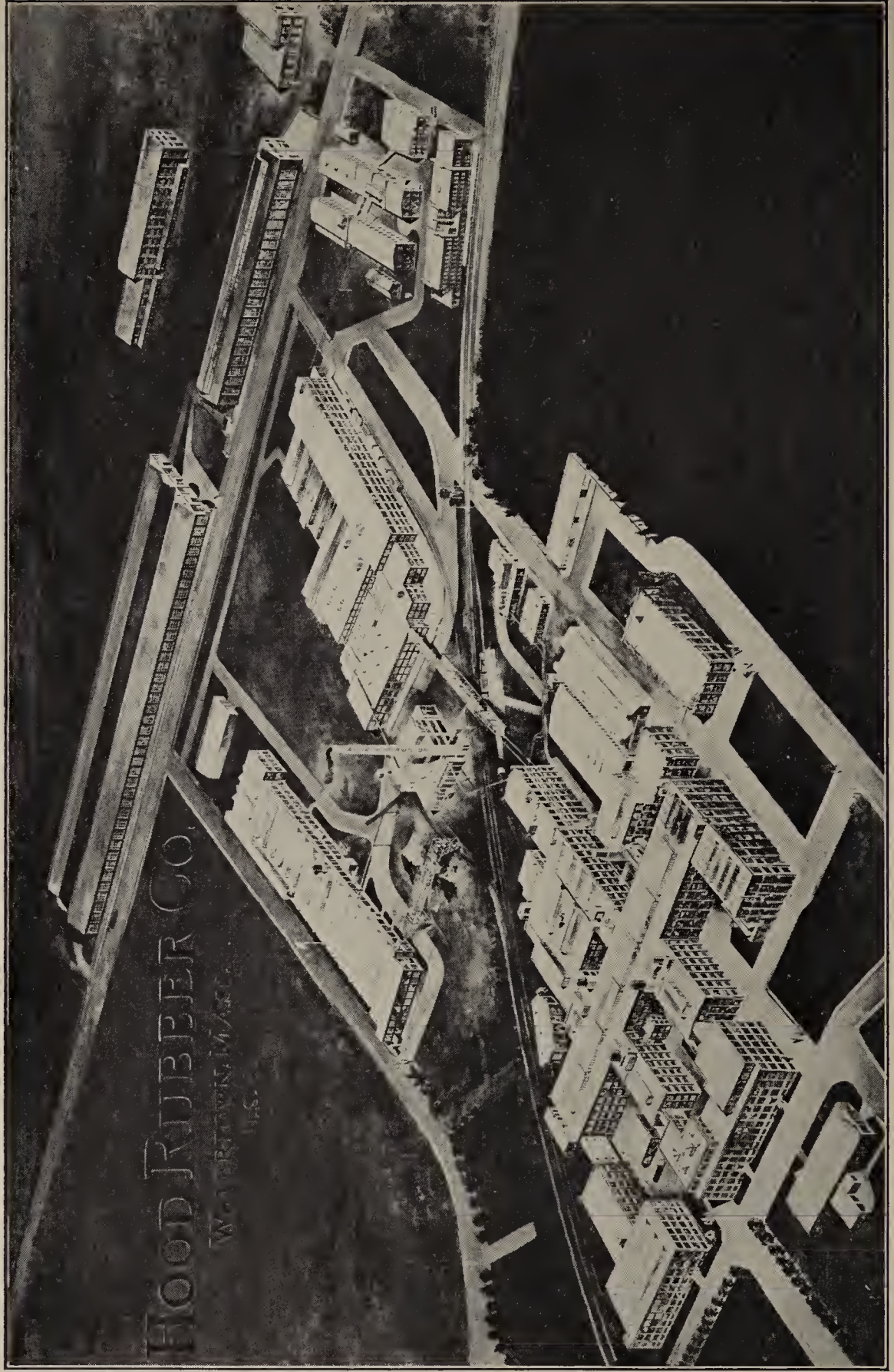
produced greater tonnage and a larger number of craft in a single year within the past seven years than any other yard on the Atlantic or Pacific seems to be justified.

In the smashing of records for speed in construction the Fore River yard is unrivalled, for here was produced, from keel to delivery, in forty-five and one-half working days the torpedo boat destroyer "Reid," which was turned over to the United States Government in that period of time—a world's record as yet unequaled, and which, in all probability, will never be duplicated elsewhere.

The "Hadnot," a 13,500-ton tanker, 430 feet long, 56 feet in beam, was built at the plant in 1919, and at the time of her launching was ninety-nine and nine-tenths per cent. complete, and she took to the water with steam up, ready for her trial trip down the Fore River, and out to sea. The thirty-six torpedo boat destroyers built at the Quincy works were delivered in the remarkable time of twenty-seven months and five days, a far cry from the days of the "Macdonough," which required forty-seven months to construct. Sixteen of the Fore River-built destroyers saw service abroad in the World War—a record that none of the other shipbuilding concerns in this country even faintly approached. The Fore River plant was the only shipbuilding unit that successfully delivered torpedo boat destroyers to the United States Navy Department during the actual period of the late war.

These records would not have been possible if the executives of the corporation had not provided, beginning in 1916, a year before this country went to war, such enormous plant expansions as were represented in the steel mill erected at that time, which is 770 feet long and 188 feet wide, and where 250 tons of steel can be fabricated in a single working day. A new concrete and steel building slip, 1,000 feet long and 130 feet wide, with two 37½-ton cranes and one 50-ton crane makes it possible to care for the building of future battleships, as well as the largest merchant vessels. In 1921 another large slip for battleship construction was built, four new slips were added for destroyers, as well as one for building merchant ships, and after the close of the war a 10,000-ton floating dock was added to take care of the necessary repairs required by the vast fleet of ships then in commission. From the date of its installation until its removal to East Boston, in December, 1924, it was in constant use and today its facilities are sought almost without interruption.

Recently the Fore River plant has utilized its facilities in the construction of merchant and ferry boats, in repairing railroad locomotives, and in caring for repairs at the Simpson Patent Dry Dock, at East Boston, now owned by the Fore River unit, which was taken over by the



PLANT OF THE HOOD RUBBER COMPANY

company in November, 1922. It was in this famous dry dock, built in 1853, at the height of the clipper ship era, that work was performed on these fleet vessels, and later in the days of the Civil War in repairing and reconditioning United States naval craft. Vast improvements and extensions have been made to it and in 1925 seventeen vessels were simultaneously undergoing repairs at the yard.

On the 3d of October, 1925, there was launched at the Fore River yard the airplane carrier "Lexington," of 27,000 tons, 888 feet long, 105 feet in beam, and with a speed of 33 knots, driven by four turbine generators totaling 180,000 horsepower. She constitutes a combined landing field, hangar and workshop for the seventy-two airplanes which she carries.

Since its inception there have been built at the Fore River plant a total of four hundred craft of all types and sizes, representing a total tonnage of 1,023,762 tons, of which one hundred and eleven vessels, of 266,184 aggregate tons have been delivered to the United States Navy, while two hundred and eighty-nine merchant and miscellaneous ships of 757,578 aggregate tons have been built and launched at this famous plant.

A Rubber Company That Spells Quality—Just three decades ago, on a hot August morning, Frederic C. Hood, then a young man in his early thirties, turned the first shovelful of earth for a single factory building, where, today, there stand on ninety-six acres of owned or controlled land, thirty-eight structures containing approximately 2,000,000 square feet of floor space, in which are housed 10,000 contented employees, who in 1925 produced rubber goods which sold for almost \$39,000,000. In the beginning there were six stockholders; today there are four thousand six hundred.

It was on July 27, 1896, that it was definitely decided to locate the plant of the Hood Rubber Company, at Watertown, and on that day ground was broken for the side track over which the first brick were hauled on the following fourth of August. The initial structure was completed on November 3, 1896—the day William McKinley was elected President of the United States—but it was not until the 17th of that month that a small group of workmen gathered to try out the new equipment, and to produce on that day twelve pairs of rubber shoes. The next day they manufactured 216 pairs, and in December the output grew to 3,000 pairs per day. From that time to the present it has been a continuing growth until the company commands a market for its products that stretches across the entire continent, and to all civilized lands on the face of the globe. Its rubber footwear, vulcanized canvas

footwear, automobile tires and tubes, hard rubber products, rubber heels, and mechanical goods are internationally known. From that eventful first day certain fixed principles enunciated by its founder have been consistently and rigidly adhered to in every article marketed by him. Frederic C. Hood realized that the only stable foundation upon which to build success was to manufacture quality merchandise and to create and maintain operating conditions that would not only make distributors desirous to handle the merchandise but that would produce happiness and contentment among the employees as well.

To that end he not only revolutionized methods as the corporation expanded, but he introduced, one after another, certain industrial relations plans which have placed him in the forefront as among the far-seeing industrialists of the nation.

The energy, perseverance, initiative and general activities of the Hood Rubber Company since its inception are due in a great measure to the fact that its development lay in the hands of a young man whose enthusiasm was not to be thwarted. Mr. Hood early recognized the fact that young men must continually be sought out, secured, trained and advised to the end that there may be continuity in policies and that their activities may be developed into a constructive force in building on the experience gained by the older members of the organization.

The rapid growth of the distribution of the company's products has been brought about in part by a change in the methods heretofore found in the general footwear field.

The Hood organization today has largely supplemented former plans of distribution with their own factory-owned and controlled branches—this in the interest of a more sincere desire to render a quicker and better service to the dealer who handles the products.

Scores of branch sales headquarters for the distribution of Hood Tires, or Hood Footwear, or both, have been established and are managed by a group of men trained by years of service in the plant. These men have played a substantial role in giving the company its present dominating position in the field of distribution.

The total production statistics of the industry indicate that in the field of footwear the Hood Company ranks among the first three producing units of the country.

From 1901 to 1906 radical changes were made in the old-established methods of handling rubber materials, new methods for footwear, such as pressure cures, were successfully introduced, while aluminum lasts supplanted the inefficient and less economical wooden lasts. One of the foremost rubber chemists in the world was brought from England, and

was established in the company's laboratory, at that time located in Boston.

Following his death in 1905, the laboratory was removed to Watertown, where it now occupies two entire floors within the factory, and where a force of upwards of fifty technically trained experts are constantly engaged upon research problems.

It seems somewhat anomalous to think of tires or footwear having in them the application of engineering principles, yet such is the case with every product of the Hood Rubber Company.

Financial writers credit the Watertown concern with being the only one of the group of truly large rubber organizations that has survived the depressed conditions of the past few years in the rubber industry, with its capital not only unimpaired, but actually increased by additions to the surplus account, and maintaining consecutive dividends on both its common and preferred issues of stock.

With a daily capacity of 90,000 pairs of footwear, to say nothing of 4,000 automobile tubes and tires and other products, its leadership is so immediately apparent and so sufficiently obvious as to stamp it as one of the greatest industrial concerns of the East, while its attention to the welfare and care of its employees and their families has long since become common knowledge among the world's authorities on progressive factory management.

The Rise of the Boston Woven Hose & Rubber Company—The vicissitudes attending the development of an article of commerce are seldom more vividly illustrated than in the manufacture of hose, a pioneering process of so recent date as to bring it within the purview of many of the present generation.

In 1870, the late Colonel Theodore A. Dodge, of Cambridge, began the manufacture of "Blake hose," made by a machine which sewed up strips of rubber-coated canvas into hydraulic hose, the process having been invented by Lyman R. Blake, who had previously designed the sole-sewing machine afterwards made famous by Gordon McKay.

Colonel Dodge, who had bought the Blake machine, was not successful in the venture, for while the hose produced was excellent in character it failed to find a ready market, due to the stitched seam, which was in reality the one part of the product that never gave out, but which, nevertheless, was the cause of public disfavor with which the Blake hose was received.

Two years later, James E. Gillespie placed before Colonel Dodge a loom for weaving multiple tubular fabrics. The latter had never before been produced except on flat looms, which left a weak spot along the

edge. Goods woven in the round could not be made sufficiently solid, and only braided fabrics had up to that time been successfully marketed. But Colonel Dodge was quick to discern the latent possibilities in Gillespie's loom, but he saw it was far too complicated in design to be practical, as it included some 80,000 parts. Gillespie was commissioned by Dodge to re-design and perfect it, and the latter engaged Robert Cowen, a young machinist, to assist Gillespie, and it was to Cowen's ability that the loom ultimately was made practicable. Dodge poured \$150,000 into the work before the device was considered satisfactory. In a part of an old soap factory, in Cambridge, the manufacture of rubber hose began, and singularly enough it was successful from the start.

In 1884 J. Edwin Davis became associated with Colonel Dodge and Mr. Gillespie, and these three formed the corporation known ever since as the Boston Woven Hose and Rubber Company. Since that date the growth of the concern has been little short of phenomenal. By 1893 the capital had again been increased, a plant had been erected, and constant additions of land and buildings were being acquired. From the manufacture of hose the business had rapidly increased in scope until almost everything then possible to manufacture from rubber was being produced. Much of this success was due to Mr. Cowen, who created many ingenious machines to meet the requirements of each new product.

Then came the bicycle craze, and the company began the manufacture of bicycle tires. This business developed so rapidly and to such proportions that another increase in the capital stock had to be made, and the factory was operated twenty-four hours a day to keep up with the demand. The staple products of the company were crowded into the background and at the very height of this prosperity the panic of 1897 arrived, and the bicycle industry collapsed. This was a severe blow and made necessary a reorganization. The concern again turned its attention to the manufacture of the products from which it had derived its healthy growth, and quickly resumed its former prosperous condition. New processes of manufacture, and new machines designed for the exclusive use of the company, greatly assisted in bringing the return of the business which had been neglected.

From that time to the present its history has been a story of sound, steady growth and of economical production. Few companies number among their workmen so many who can point to years of faithful, contented service. There are men who worked at the bench with the founders and it is to such men and to a management which can retain such men that the company owes no small share of its success.

The plant consists of nineteen separate buildings, covering fifteen acres, occupying the entire block bounded by Hampshire, Portland and

Binney streets, in Cambridge, and includes a half-million dollar power house, and its own brass foundry, where hose couplings and nozzles are turned out. An auxiliary plant at Plymouth, where old automobile tires are reclaimed, together with the Cambridge factory, give employment to almost 2,000 persons. More than twenty types of rubber hose are manufactured, including the fire, suction, pneumatic, air and steam-drill varieties, and the famous "Bull Dog" garden hose, perhaps the oldest and best-known in the world, of which they have frequently shipped more than twenty miles of this variety in a single day.

Among other important products are rubber heels and soles, mats and matting, belting, fruit-jar rings, gaskets, friction tape and rubber tape.

Another Progressive Rubber Unit Founded in 1908—Another progressive rubber unit, founded and maintained on the tradition that New England manufactures quality merchandise, and one that has achieved its great success in the section of the United States which demands the best in its products, came into corporate being in 1908, when a group of New England industrialists, possessing an intimate knowledge of the trade, headed by M. M. Converse, incorporated under the laws of Massachusetts the Converse Rubber Shoe Company, of Malden.

When the concern started operations the rubber footwear production was largely controlled by a single company, and the advent of the Converse corporation was welcomed by retail dealers who felt that wholesome competition would be advantageous. The corporation has manufactured a premium grade of rubber footwear which it has marketed direct to the retail trade and has maintained strict independence both as to policy and fact.

The year following incorporation a modern plant, containing 27,000 square feet, employing 400 operators, and capable of 3,000 pairs of rubber footwear daily, was erected under the personal direction of Hugh Bullock, who has had charge of the production of the corporation since its inception.

Enjoying steady growth the Malden plant has been extended during the intervening seventeen years until today it covers five acres, employs 2,000 men and women and has a daily output of 18,000 pairs of rubber footwear. From sales of \$400,000 the first year the products of 1925 were marketed for \$4,750,000. Capitalization has increased from \$250,000 in 1909 to \$4,000,000 at the present time.

While the Converse Rubber Shoe Company is distinctly a New England concern guided by New England men and with the backbone of its business located in New England, nevertheless, the high quality of its

merchandise has earned for it a reputation that has spread throughout the United States and to Europe and Asia. Branch offices are now maintained in Boston, New York, Philadelphia and Chicago, with distributing houses in the principal foreign countries.

The impress of the forceful character of M. M. Converse, the president of the corporation, is indelibly stamped upon its products, and while it continues to be guided by him the rubber trade may rest assured that a fair, progressive and up-to-date policy will prevail in all its operations.

The Massachusetts Plants of the United States Rubber Company—The United States Rubber Shoe Company operates three plants in Massachusetts, of which the Boston Rubber Shoe Company, with its factory in Malden, and its Boston office at 101 Milk Street, is the largest, normally employing 2,700 hands, with the Revere Rubber Company, housing 1,000 hands at its Chelsea location, the two concerns representing a capital investment of \$10,000,000, while at Millville, Massachusetts, the Woonsocket Rubber Company with a capital of \$1,500,000 more, employs 2,000 hands.

The Boston and Millville factories manufacture rubber boots and shoes while at the Revere plant mechanical rubber goods are produced.

The Boston Rubber Shoe Company is the oldest of the three, and while the dark days of 1857, which involved so many manufacturing concerns of repute in insolvency, obscured, for a brief time, the rise of the corporation, E. S. Converse who was made its treasurer and purchasing and selling agent, and with his great ability carried the concern safely through the crisis, with its credit unimpaired and its manufacturing reputation second to none. During the Civil War it produced thousands of rubber blankets for the United States Government and at the conclusion of that struggle, when its legitimate business was resumed the plant was greatly enlarged, and many improvements were introduced in the processes of manufacturing rubber boots and shoes.

Modern inventions, increased facilities and methods, and progressive management have conspired to successful operation during the more recent years of the existence of this unit.

The Giant of the Woolen and Worsted Industries—On the 28th day of February, in the closing year of the nineteenth century, the American Woolen Company, an amalgamation originally of seven New England plants, and one in New York State, having an appraised value at the time of \$12,000,000, was formed with \$29,501,000 common and \$20,000,000 preferred stock.

In the interim it has grown to over fifty mills, operating more than 11,000 looms, and employs an army of 43,000 hands. In 1917 the corporation segregated its export business from its domestic production, and established branch offices in the Argentine, Brazil, Canada, Cuba, Chile, Columbia, Peru, Mexico, and the Far East, which handled, up to its liquidation in 1921, due to world conditions, some \$5,000,000 worth of business annually.

While the plants making up the corporation are located in Maine, Rhode Island, New Hampshire, Connecticut, Vermont, New York, and Kentucky, the number of woolen spindles in three of the Massachusetts units exceed in total those in all the twenty-seven plants located outside this State, while in Lawrence alone approximately 350,000 worsted spindles out of the total of 500,000 operated by the American Woolen Company are installed in the Washington, Wood, Ayer, and Prospect Mills in the Essex County city.

The most significant development in the history of the corporation began at North Andover, in 1918, when the Shawsheen Village project was launched. It is unrivaled by any textile unit in all the world, and typifies the record of perseverance, energy, and principle of its founder, the late William M. Wood, as can no other monument.

The Homestead Association, which followed in 1919, formed for the purpose of affording employees an opportunity to own their own homes through the medium of monthly payments of an amount approximately equal to the rental; the offer of shares of common stock in the company to employees, with the result that 13,000 at once became part owners of the enterprise; together with the establishing of a labor department which has brought about harmonious relations between employer and employee, all emphasize the vision held by the founders of the American Woolen Company in their desire to create, foster and maintain an economical agency for the production and distribution of woolen and worsted goods.

Its capital stock has reached \$90,000,000, almost double the original investment of a quarter of a century ago, and the net profits have varied from \$2,000,000 to almost \$16,000,000 a year, according to the fluctuations of the general movements of the market.

Manufacturing the Power Resources of Greater Boston—No single agency has contributed more to the industrial development of Greater Boston than the Edison Electric Illuminating Company, of Boston. Its officers have always anticipated long in advance the manufacturing growth and needs of the municipality, and it is this fact which has influenced scores of prospective investors in locating their plants within the

territory served by this progressive and wide-visioned dispenser of electric power and light.

It is interesting in reflecting upon the mutations of time to note that in its beginnings the Edison Company was compelled to fight for its very existence, even as many other public and private enterprises which in later years have established enviable reputations in industrial and commercial fields found strenuous opposition facing them in their efforts to add to the productive capacity of a given locality.

But it is obvious that in the minds of the promoters of the Edison Company there was the will to win—that Yankee stick-to-itiveness which has triumphed on so many battlefields in the past, and which today is one of the greatest factors in New England progress.

The Edison Company was by no means the first to enter the electric lighting field in Boston, for as early as June, 1881, the first arc light company was organized, followed by three others during the succeeding four years, so that in 1885 these four companies had built up an extensive arc light business in the city of Boston.

On October 21, 1879, Thomas A. Edison perfected the incandescent lamp as a commercial product. He also designed a direct current generator and worked out a three-wire system of distribution, all of which were patented. The Edison Electric Light Company was organized to control these patents and promote companies for the use of the system. In 1885, representatives of this company started the organization of an Edison Company in Boston, secured from Boston capitalists the promise of subscriptions to stock and applied for a franchise to do business in the city.

The promoters were opposed by the arc lighting companies already operating, causing delay and a lagging interest among the investors, but paid up subscriptions to the stock were finally secured, a franchise obtained and The Edison Electric Illuminating Company of Boston was organized under the Massachusetts laws on December 26, 1885, with a capital of \$100,000.

At the time of the organization the Bijou Theatre, in Boston, which had been discontinued a few years before, was planning on reopening, and applied to the company for service. This request hastened the starting of the station of the newly organized company, which leased property on Bumstead Court, near its present office building on Boylston Street, where it removed a small plant which had previously been used for isolated lighting, and started operations on February 20, 1886, with this theatre as its first customer. The records show that the price charged for current was one and one-fourth cents per lamp hour, equal to twenty-five and one-fourth cents per kilowatt hour.

In June, 1887, the first district station was started, equipped with Edison bi-polar dynamos, driven by simple horizontal engines by means of belts, which although the best available at the time, was a very crude method of producing electricity, in the light of later developments.

On December 21, 1887, the second district station with similar equipment was started on Hawkins Street, and a number of customers located near these stations were supplied with service by means of overhead lines.

Soon additional facilities were needed to meet the increasing demand, and on August 27, 1892, the third district station started operation on Atlantic Avenue. The boiler room of this station is located over the spot where occurred the famous Boston Tea Party of December 16, 1773, and some of the beams and rocks of the Tea Party wharf were removed while excavating for the station foundations.

This unit located at tidewater, with modern facilities for handling and storing coal, and equipped with triple-expansion condensing engines, the first to be installed for this purpose, to which were direct-connected multipolar generators, comprised a plant designed to meet the requirements of at least a quarter of a century, and was hailed at the time as the most wonderful undertaking that had been built in the engineering world. The fact that it has been for some years obsolete and is retained only as a reserve, proves the remarkable progress of the electrical industry.

The Boston Electric Light Company was organized in Massachusetts in June, 1888, to take over the pioneer arc light companies previously referred to, and for twelve years between 1890 and 1902, the Boston Company on the one hand and the Edison Company on the other, faced each other in active and sometimes strenuous competition, their lines often paralleling one another and each seeking to secure the same business.

On February 5, 1902, the property of the Boston Company was conveyed to the Edison Company, at which time the latter organization acquired the generating station of the Boston Company on L Street, South Boston, now called the fourth station, equipped with alternating current generators and Brush arc machines, which supplied the street lighting system of Boston.

This acquisition of an alternating current system of distribution marked the beginning of the territorial expansion of the company. While at the beginning of 1903 it was serving but one municipality, it is now supplying forty-three cities and towns, covering an area of approximately 700 square miles. In order to care for this additional business a turbine station adjoining the existing station was erected and started operation on October 15, 1904. This station contains eleven turbines having a total capacity of 186,000 kilowatts, and has storage area for 100,000 tons of coal.

For over twenty years this station has been capable of supplying the demands on the company, but in order to provide for future business it was necessary to arrange for additional equipment, and a location was sought which would offer the best facilities for receiving and storing fuel, provide an adequate supply of water for condensing and still be situated near the centre of distribution and in the line of possible territorial expansion.

Such a property was found, and purchased, in Weymouth, just across the river from the Fore River Shipbuilding Yard. This station, named the Edgar Station, commenced operations on January 17, 1925, initially equipped with two 30,000 kilowatt horizontal turbines to which has been added one 3,500 kilowatt turbine operating on 1,250 pounds steam pressure. There is provided also an area for the storing of 300,000 tons of coal. Provisions have been made for additional station equipment as it may be needed. This equipment shows the best economy in the company's history, a kilowatt hour being produced from one pound of coal.

During this time distribution and transmission lines have been built, 150 substations erected and constant improvements in many lines have taken place, so that today the system is second to none in design, equipment, and operation in the United States. The investment in company property has increased from the original \$100,000 to \$115,000,000; its customers now number 250,000; it sold 500,000,000 kilowatt hours in 1925, and its gross income for that year was \$21,260,000; it has about 3,300 employees and its maximum rate has decreased from twenty-five and one-fourth cents per kilowatt hour in 1886 to eight and one-half cents in 1925.

The company takes rank as one of the leading industries of Greater Boston.

Boston's Newest Industrial Center—Pittsburgh-on-the-Mystic—On a peninsula, which up to a few years ago was regarded as a marsh, there has been constructed in 1925 and 1926, on the Everett waterfront, and adjoining the shores of the Mystic River, the first units of the Mystic Iron Works, with its \$5,000,000 blast furnace turning out every working day 500 tons of pig iron, which is about 20 per cent. of the quantity of this type of raw material used daily by the industries of the six New England states. The furnace is the largest in the East, and unsurpassed by any similar equipment east of Pittsburgh.

No plant in the world is more strategically located, and in the opinion of experts who have studied the situation, its erection is believed to be but the first step in the making of a modern steel plant that ultimately will rival the most efficient possessed by the Pittsburgh, Youngstown, or Birmingham district.

It is in its alliance with the great coke plant, established in 1898, with its 455 ovens, in serried ranks meeting the demands of the blast furnace, that its great potentialities lie.

Included in the group going to make up the corporation known as the Mystic Iron Works are the Massachusetts Gas Companies, the Boston Consolidated Gas Company, the New England Fuel & Transportation Company, the New England Coal & Coke Company, the Mystic Steamship Company, the Castner, Current & Bullitt Company, large international coal distributors and mine owners, and several lesser subsidiaries.

With such major industries brought into one gigantic corporation it is easy to see the challenge that is thrown down to Pittsburgh and the western and southern pig iron producers, for at this Mystic plant coal from company-owned mines, brought to company-owned docks, located at tidewater in company-owned ships, and converted into coke in a company owning the coking plant, is to supply the blast furnace with its fuel. Other company-owned vessels bring the limestone, used in the pig iron process, from seaboard quarries at Rockland, Maine, and discharge it almost on the hearth of the blast furnace. Finally, and perhaps the most important factor, iron ore is today being brought by ships to Everett from Africa, Sweden, Newfoundland, and Spain, for less than half what it costs, ton for ton, to haul iron by rail from Pittsburgh to New York City.

Provision has been made by the promoters for the addition of other units but as the plant stands today it has thirty-four miles of railroad in operation within the area of production, a fleet of seven locomotives, existing facilities for the unloading of 1,500 tons of coal per hour, a thirty-car train being filled in thirty minutes, overhead coal pockets of 20,000 ton capacity, a magnificent power house, an electric railway that carries the 85-ton ladle of molten iron to the casting house, and an endless chain of molds, cooled by a water spray, which takes on the liquid mass at one end and dumps solid pigs of iron directly into freight cars at the other end, 150 feet away. These are whirled to the rail junction of the New York Central and Boston & Maine irons, less than half a mile away.

It is an interesting coincidence that the first iron made in North America was produced at Lynn, in 1645, from bog ore dug out of the Saugus River marshes, which was described by Governor John Winthrop, the first Governor of the Massachusetts Bay Colony to be "as good as Spanish iron." Up to fifty years ago iron was produced in Massachusetts, but the development of the rich western ore fields, with unlimited supplies of coal at hand, rendered profitable production impos-

sible, and until the opening of the Mystic Iron Works in 1926, the nearest large blast-furnace that has operated during the past five decades is located at Buffalo, New York, where short rail and low cost lake transportation conspired to produce ore at a profit.

It is believed that the Mystic Iron Works will solve for all time the needs of Boston's and New England's industrial plants whose operations have heretofore depended solely upon supplies of pig iron shipped to this and other North Atlantic ports from the great iron producing centers of the United States.

Building America's Greatest Organs—The career of Boston's most noted organ builder began when, as a boy, Ernest M. Skinner was employed pumping a church organ. As soon as he was old enough to secure a job he elected an organ factory, and has never divorced himself from that line of activity since.

In 1905, through the assistance of friends who appreciated his genius, he started the Ernest M. Skinner Company, and although the books showed no profit for fifteen years, the equity in the Skinner name was being slowly and substantially established.

The policy laid down by the founder at the beginning has been rigidly adhered to, and each succeeding product has been built of the best material, in the most workmanlike manner, and has taken its place alongside the others as a distinctly beautiful instrument which would command the admiration of organists.

Mr. Skinner's genius for developing beautiful organ tones of distinct color and especially the reproduction of the tones of the orchestral reeds soon attracted the attention and admiration of the leading organists of the country and today experts are in agreement that no other builder is able to compete with the Skinner quality of tone.

Under this policy, each organ as completed became an active salesman for the company, and every year the name of the builder became more widely and more favorably known through these monuments to the skill and craftsmanship of Skinner workmen.

Among the best known of the early instruments are the organs in the Cathedral of St. John the Divine, New York; the College of the City of New York, Columbia University, St. Thomas Church, Grace Church, Fifth Avenue Presbyterian Church, all of New York; and the Old South Church, Boston.

In 1919, a fortunate connection established by Mr. Skinner resulted in a reorganization of the company, whereby Arthur Hudson Marks, formerly vice-president and general manager of the B. F. Goodrich Company, and recognized as one of the leading executives in the rubber

industry, assumed the presidency of the Skinner Organ Company, and William M. Zeuch, one of the leading organists of the United States, became vice-president. This arrangement relieved Mr. Skinner of the financial and production factors, and enabled him to devote all of his time to the technical work. In 1921 the Steere Organ Company, of Westfield, was absorbed by the parent company, and was so re-equipped and organized as to be able to produce the smaller organs made by the Skinner concern. The same year great developments were made by Mr. Skinner in residential player organs. The following year George L. Catlin, at that time assistant treasurer of the Locomobile Company, was brought into the organization by President Marks, and a studio and sales office were opened in New York City.

While the success of the present management of the Skinner Organ Company is well known throughout the industry it is not, as one might surmise, due simply to increased sales effort and greater volume of business. These are factors, it is true, but the improvement in the workmanship and tonal quality of the Skinner organ are considered the primary reasons for the growth of the concern. The management, anticipating that competitors would only be too glad to find the slightest deviation from the well known Skinner quality of workmanship and beautiful tones, has paid more attention than ever before to the building and finishing of each organ and has continually added better craftsmen to the organization. This policy has resulted in building the house name still higher in reputation and has enabled the company to command higher prices than any of its competitors. In fact many large and important contracts are awarded to the concern without any other builder being considered.

The city of Cleveland, a few years ago, installed a \$100,000 Skinner organ in the Auditorium where the 1924 Republican convention was held. In that instance, the choice was made simply by taking a poll of one hundred and eighteen of the best known organists of the country, eighty-seven of whom voted for Skinner as Number 1. The city of St. Paul, Minnesota, purchased a \$75,000 organ as a result of a similar vote. Among other conspicuous examples of Skinner organs installed under the present management are: Old Trinity Church and the Town Hall, both in New York; the Carnegie Library and the Church of Ascension, of Pittsburgh; the Fourth Presbyterian Church and the Methodist Temple, of Chicago; the Palace of the Legion of Honor and Trinity Church, of San Francisco; St. John's Church, of Los Angeles; Grove Park Inn, at Asheville, North Carolina; Trinity Church, West Palm Beach, Florida; and the Boston City Club.

In the radio field, the Skinner concern was a pioneer, beginning more

than a year ago to broadcast weekly recitals through WEAJ, and is now conducting similar programs through the American Telephone & Telegraph system in half a dozen eastern cities, and from Boston through WNAC, with occasional air recitals from Cleveland and Pittsburgh.

The general office and main factory are at Dorchester, and with the Westfield plant, and the New York studio and sales office a force of upwards of two hundred and fifty men are employed.

Getting the Best Out of the Codfish—There are those who delight in publicly asserting that the citizens of the Bay State have not had a new idea since the early colonists pulled from the waters of Massachusetts Bay the first codfish and translated it into an article of commerce, but the statement is wide of the mark as is evidenced by the stellar contribution given to science and industry by the E. L. Patch Company, of Stoneham, which in 1922, after thirty-five years' work as pharmaceutical manufacturers, turned its attention to the study of vitamins as a part of the specialization program which has played such an important factor in the development of the concern.

Placing one of the country's foremost authorities on vitamins in charge of the problem the discovery was made that while cod liver oil had been generally employed for its medicinal value for two and a half centuries, not until modern research in the company's laboratories revealed the commodity as being the richest known source of vitamin A and the anti-rachitic vitamin was its therapeutic value understood—another indication of the advance of Massachusetts industry joining with science in evolving the pioneer product and in proving to the medical world that American cod liver oil manufactured under modern scientific conditions is superior to that made in any other country of the globe.

Before any product was offered on the market more than a year was spent in the company's research department in testing various methods of handling and cooking the cod livers and in storing the oil. As a result, radical improvements in the whole process of manufacturing cod liver oil were made. It was found that an adequate supply of fresh livers was the first essential in producing medicinal cod liver oil of high vitamin potency and agreeable taste. It became necessary for the Patch Company to set up many plants along the shores of New England and of Nova Scotia where the oil is extracted at once from strictly fresh livers. The company next developed a method whereby the oil can be made on the large trawlers while the boats are fishing far out to sea. Only a few minutes after the fish are hauled aboard they are dressed and the livers go immediately into the cookers where the oil is extracted.

After the manufacturing process was perfected, it was still necessary to carry on work in the research department as every consignment of oil is biologically assayed on animals at the company's plants in order that the vitamin potency may be guaranteed.

The product soon won a quick professional recognition and today it not only enjoys national distribution, but is marketed in Mexico and all South American countries.

A Massachusetts pharmaceutical house has thus brought New England into her rightful position as a producer of high grade medicinal cod liver oil to fill the great need of the medical profession.

The program for the future development of the Patch Company includes several new products which, when commercially marketable, will take their place along with the other Patch specialties.

The company is typically New England in all its aspects, as its founder, Prof. Edgar L. Patch, was a product of old Worcester County, having been born in Spencer, spending his boyhood in Worcester and Clinton, the turning point of his career coming to him while serving as a drug clerk in the latter town; later becoming the real genius of the faculty of the Massachusetts College of Pharmacy, in Boston, and finally locating in Stoneham, where he built up the vast business which bears his name, and where he passed on to his reward in 1924, in his seventy-third year. Dr. Arthur D. Holmes, the head of the company's laboratory, is a native of New Hampshire, and a product of Dartmouth College.

How Chase's Lozenges Grew Into Necco Products—In 1847, when Oliver Chase opened a modest candy shop in the city of Boston he little realized the vast importance of this event upon the industrial life of the community and its influence upon the future of the confectionery industry of the United States.

Today, the manufacture of confections is the fifth greatest industry in Boston proper, being exceeded only by sugar refining, with which it is allied to a certain extent, and by clothing, printing and publishing, and boots and shoes.

This candy shop, however, proved an important event for Oliver Chase, even though he could not visualize the existence of a billion dollar candy industry in the United States three-quarters of a century later.

Like many great industries, the confectionery industry was born under very modest circumstances. In those days candy making was confined to the home kitchen and was considered a luxury and a treat in which people indulged themselves only occasionally.

A cold sugar paste rolled out on a smooth slab was cut out with a double ended cone shaped metal tube sharpened on one end. The labor-

ious process of cutting lozenges one at a time was aided only by the conical shape of this lozenge cutter which permitted lozenges to be cut as rapidly as the arm could operate. Each lozenge forced others up through the tube until they could be pushed out from the wide end of the tube onto a board to be dried. There was undoubtedly a demand for these pure sugar sweets and the limitations of hand operations and the need for mechanical equipment gained for Oliver Chase his great renown. The law of supply and demand was becoming very active in the case of this maker of pure sugar lozenges, and he soon discovered that mechanical aid would be necessary if his business was to continue to grow. Of an inventive turn, he developed a machine which automatically cut out Chase lozenges in quantities, and as a result of this invention is credited in the "Encyclopedia Britannica" as being the inventor of the first candy making machine in the United States. This was the beginning of the confectionery industry in the United States, and his little candy shop was the genesis of the business which is now operated under the popular trade name of Necco and the corporate name New England Confectionery Company.

Chase and Company, as the firm later became known, was made up of Oliver Chase and his brother. The business spread in later years from coast to coast, and Oliver Chase developed many of the popular lozenge confections which so delighted the hearts of children because of their numerous interesting shapes and sizes. Among these were the famous Conversational Lozenges, Coin Lozenges, and what are now popularly known as Necco Wafers, but prominent at all times was the famous block Chase Lozenges with the name Chase stamped in it, which today constitute the standard for pure sugar lozenges throughout the country.

Bird, Wright & Company, later known as Wright & Moody, another energetic group of confectionery manufacturers was established in 1856. This concern is remembered particularly for its novelty packages of children's candies. Its trade mark, "O. K.," is still to be found on the most popular brands of penny confections. Abner J. Moody was the creative genius in molding and modeling the many attractive shapes. These novelties have made lasting impressions upon children for many generations, and delight the youngsters of today just as they did over half a century ago.

Fobes, Hayward & Company, another Boston confectionery firm, noted particularly for their fine grades of sweets that appealed more to the adult than to children, was established in 1848. This firm founded by Daniel Fobes later became the leading distributors of fancy sweets, and ultimately enlarged their manufacturing business in high grade chocolates, bonbons and fancy packaged confections.

It would take many pages to tell the interesting story of these three important Boston confectioners, but suffice it to say that their expanding business became of nation-wide importance, and it was but the natural sequence of events that at the dawn of the present century these three diversified lines should consider the consolidation of their interests. In 1901 they came together under the name of the New England Confectionery Company. Under the trade mark name of Necco the new company has grown to a position of leadership in the confectionery world of Boston, especially in the field of popularly priced sweets.

In the Necco line there are over five hundred different kinds of confections, and the enormous business which has developed in this very broad line is directly responsible for the building of the world's largest candy factory, bounded by Massachusetts Avenue, Lansdowne, Cross, and Albany streets in Cambridge. While there may be larger plants throughout the country making bakery products, and confectionery as a side line, the new Necco factory, devoting its entire space to the manufacture of candy, is the largest.

The buildings, six stories in height, are of reinforced concrete with brick and limestone facing on the Massachusetts Avenue front and when completed this year will house the 1,300 hands now employed by the company.

The Man Who Put the Air to Work—High among the founders of the present industrial supremacy of New England stands the name of Benjamin Franklin Sturtevant, who advanced from most humble surroundings to a place where his name became synonymous with industrial success, and who, fortunately, was permitted to live and serve until he saw the products of his own brain, genius and handiwork become the servants of world-wide civilization.

Less than three-quarters of a century ago there lived a shoemaker in a little Maine village, pegging shoes as shoes had always been pegged by hand. As he worked on, he saw in the prosaic, hum-drum work upon which he was engaged, the possibility of a machine that would shave a continuous ribbon of wood from the log, and, feeding this strip to a cutter, form each peg from the wood, and drive it into the shoe at the same blow. That was his vision, and today shoes are still pegged in the Sturtevant way.

But the operation of some of his machines raised a dust which bothered the workman. Promptly, he designed a simple blower to fan away the dust. He decided to concentrate his inventive genius on the fan, and with seventy-five cents in his pocket came to Boston, where he promptly spent his tangible assets for cab-fare in carrying the models of his fan to a lodging house.

For a little time he carried on in a small way in a little shop on Sudbury Street, and in the Centennial year he built a new factory, then considered large, in Jamaica Plain, which, within a decade thereafter, was more than doubled in capacity.

Soon afterwards he passed from earthly scenes of triumph, but his power and personality were transmitted to good hands and within five years after the previous enlargement the Sturtevant works were again doubled, and in the early years of the present century a new site was chosen at Hyde Park and soon covered with great factories and foundries, containing acres of floor space, until today, in its own special field of service, the B. F. Sturtevant Company is the largest manufacturing establishment of its kind in the entire world, as well as one of the leading industrial enterprises of New England in the size of its plant, the number of its workmen, and the amount and value of its output.

There is no denying the fact that it owes this position to the unwavering faith of its principal owner, former Governor Eugene N. Foss, and his associates, to the skill of New England workmen and to the industrial soundness and vigor of New England itself as the logical center of high-grade, skilled mechanical engineering.

For many years Governor Foss has been a militant and outstanding force in the maintenance and development of the industrial progress of the section. A firm believer in the fact that this ancient stronghold of the skilled artisan is impregnable from successful attack, he has so managed the affairs of the B. F. Sturtevant Company as to carefully maintain the high standard of the products of his concern by insisting upon the fair and equitable utilization of labor by the use of the best raw materials in fabricating the most efficient types of machinery; and by the accumulation and dissemination of useful engineering data acquired after the most painstaking and thorough research activities, thus proving by precept and example the right of his company to the confidence of engineers, users of power, and the consuming public.

In laying down the policy of his company each step has been predicated upon the recognition of a definite industrial need, and production has been gauged on the highest attainable means to that end.

To facilitate this policy in practice the Sturtevant Company has maintained a highly efficient business organization, with branch offices and agencies throughout the world. It is a truism that through the growth of the mechanical draft and fuel economizing apparatus the Sturtevant Company has been a direct agency in enabling the industrial world to save uncounted millions of dollars at an insignificant cost of installation and operation.

The Sturtevant products are employed all over the world in the

making of paper and cloth, in the drying of lumber, chemicals and innumerable manufactured products, in forcing the fires of the steel mills, in cooling the air of homes and public buildings—or warming it when it is too cold; in drying and moistening it as required; in separating and conveying grains, pulverized materials, flour and food stuffs, and in innumerable other ways until it may be said they constitute the pulse of trade.

The phenomenal growth of the company is perhaps the best proof that well-designed, well-made and well-distributed New England machinery retains increasingly the confidence and approval of the entire industrial world. The products of the concern make weather and climate to order; they employ air to save fuel and power and to aid health; they convey loads at the rate of a mile a minute; they lift grain a distance of forty or fifty feet; they feed fuel dust to the boilers in coal breakers; they throw off the noxious gases that endanger the lives of workers in chemical industries; they banish the fine metal chips that formerly cut the delicate membranes of the lungs of metal workers; they even pull sparks out of smoke; they separate the wheat from the chaff, and they go so far as to distinguish between popped and unpopped corn in a fritter factory.

Trail Blazers of the Coffee and Tea Industry—Nations have been made and unmade over a brewing of tea and momentous problems of world-wide import have been decided over coffee cups.

A full century before the American revolution, Charles II of England attempted to enforce a proclamation by which he sought to effectually close 3,000 British coffee-houses as hotbeds of sedition, but he soon found that he was compelled to reckon with King Coffee.

A hundred years later, because of the conviction that taxation without representation was tyranny, a handful of determined men, clad in the garb of American Indians, consigned a certain historic cargo of three hundred and forty chests of tea to the then turbulent waters of Boston Harbor. The Boston Tea Party, which bordered on the very edge of treason to the King, was but the forerunner of other revolutionary acts which were to culminate in the new republic across the sea.

Just as in old England, coffee-houses were centers of political agitation, so, too, in Colonial times, they were the rendezvous of dauntless souls whose names have come down to us as tireless workers for American independence. Massachusetts presented the very head and front of opposition to England's Colonial policy and it was in the old time coffee-houses of Boston that dark plots were hatched which were ultimately to shape the destiny of the nation. It seems a far cry from the primitive

decoction of the Colonial coffee-house of Boston, to the delectable demitasse or cafe au lait that regales the palates of epicures in our day and generation, but to care in cultivation, to improved methods in manufacture and to the unflagging zeal of great Boston coffee merchants in scientific blending and roasting is attributable the widespread popularity of coffee today.

The founders of the business, Caleb Chase and James S. Sanborn, rounded out a singularly successful mercantile career. With others they formed the nucleus of a firm conspicuous for business integrity and ability. The methods employed, while forceful and vigorous, were always honest and broadly progressive, and the firm's position in the trade today, the character and scope of its activities, may fairly be said to constitute the lengthened shadow of their dominant personalities.

In many respects the history of the house is unique. No outside interests have ever advanced a dollar of its capital, formulated its plans or shaped its policies. Present partners comprising the firm are John Moir, William T. Rich, Frederick A. Flood, Harry L. Jones, F. Warren Kimball, and Charles R. Butler, with Carleton Moseley and Henry T. Brown, resident partners in Chicago and John Anderson, resident partner in Montreal.

In 1878 they startled the trade by being the first concern to pack and ship roasted coffee in sealed cans. Tradition was thrown to the winds in this amazing departure from the hitherto accepted practice of marketing coffee. A score of years had hardly elapsed following the disappearance of the last white-topped wagon of the intrepid "forty-niner" in the dust of the Western prairie when representatives of this New England firm appeared on the business horizon of Chicago and Montreal, and pushing further westward connections were established, in what at the time were little more than trading centers, but prospering with the marvelous growth of the western country and cemented by the years these earlier business relationships have proved the very bulwarks of present day success.

In 1894, the firm of Chase & Sanborn installed at their Boston plant the first automatic weighing machine known to the coffee trade of the United States, and a year later they introduced the now well-known parchment-lined paper bags used in the trade. In the more than sixty years of existence of the firm it has always led in the evolution from bulk to package goods, by which the qualities of tea and coffee are preserved for the user.

Coffees and teas bearing the signature and trade mark of this New England firm are as readily procurable today in Texas, California and even in Alaska, as in adjacent States along the Atlantic seaboard. Its

widely known brands of teas and coffee have consistently represented merchandise so dependable and distinctive in character as to suggest how faithfully have been perpetuated those traditions which are associated with the older and long established business institutions of New England. To the initiative and aggressiveness of these merchants, New England and Boston in particular owes the distinction that it enjoys today of being the fine coffee center of the country.

In its long mercantile life the firm has been singularly in position to observe the changing conditions incident to the growth and development of the industry. It has witnessed the consumption of coffee jump from about 200,000,000 pounds in the early sixties to a present consumption of something more than 1,000,000,000 pound. Or, to put it differently, from a consumption of about five pounds per capita in 1866 to something more than twelve pounds per capita today.

Two and a Half Centuries of Brick Making—From 1667, when the Great and General Court of Massachusetts appointed a committee to frame a law regulating the size and manufacture of brick to the present hour, the history of the brick industry of Metropolitan Boston and of New England has constituted one of the most interesting bits of romance connected with any industry.

Some of the first real building and homes in and around Salem and Boston were constructed of brick. As early as October 26, 1636, the General Court granted permission to Thomas Mount to manufacture brick from the marshes, which is now the south side of Summer Street, Boston, and from that date forward brick yards sprung up throughout New England, their location depending upon the clay deposits, until, in 1667 regulation was found desirable.

But it remained for the twentieth century to finish the work, as it was not until 1900 that the genius appeared by which thirty-seven different brick-yards located in Belmont, Cambridge, and Medford, all within the Metropolitan District, and others in Maine, New Hampshire, and New York, were consolidated into the New England Brick Company.

Some of these plants became obsolete; some ran out of clay, and for various economic reasons yards were sold for other development, until 1920 seven yards were being utilized.

Although only seven out of the original thirty-seven are now being operated, the output is approximately the same as when the thirty-seven yards were all in use. This is due to the fact that all the yards were known as open yards, and only operated during the summer months, while the company, since 1912, has been equipping plants that had large clay deposits with dryers, which permit brick to be made during the

twelve months of the year. In this way, one plant is equal to approximately three or four open yard plants.

Not only is the company operating dryer yards, but they have installed up-to-date machinery, which has increased the output considerably, as eight brick are made where only six were before.

The efforts of the management has been to improve the quality and output, as well as cutting down the cost of manufacture, and experiments are continually being made in the drying and burning, so that the New England Brick Company can produce at a low cost the finest product manufactured in the East.

The Cambridge, Massachusetts, plant is one of the most modern in New England, being constructed of brick and steel, and employing the latest automatic machinery and dryers. In fact all the local plants about Boston are equipped with improved machinery of modern efficiency.

The daily capacity of the five plants that make sand-struck brick, is approximately 400,000 brick, made up as follows: Belmont, 50,000; Cambridge, 135,000; Medford, 63,000; Epping, New Hampshire, 50,000; Mechanicsville, New York, 100,000.

Two plants at Gonic, New Hampshire, operated from May to September, manufacture the justly famed hand-made wood-burned water-struck brick. This process of manufacture, which is as old as civilization, is nearly extinct, but as no machine can duplicate the work of the human hand, the company has maintained this method of manufacture because of the individuality of the brick thus produced. The product is used for the finest residences, apartment houses, college and manufacturing buildings, and is shipped throughout the United States.

A Medford Brick Yard Furnishes the Germ From Which the Steam Pump Grew—The second largest pump manufactory in the United States—the Blake & Knowles Works, of the Worthington Pump and Machinery Corporation—occupies a ground area of nine and a half acres, containing more than 600,000 square feet of floor space, and normally employing 1,500 workmen, and is located on Third Street, between Munroe and Bent streets, and extending back to Sixth Street, in East Cambridge, just across the Charles River, from Boston proper, under the management of George P. Aborn.

Like many of the large industries of Greater Boston the Blake & Knowles Works had a modest beginning, and the present plant is the result of an amalgamation of two industries which began about the period of the Civil War.

George Fordyce Blake, who was superintendent of one of the Medford brick yards in 1862 invented the pump which bears his name, the

device being the outcome of his particular needs in handling clay-pit water. He promptly abandoned brick-making and established a small shop on Province Street, Boston, in 1864, where he manufactured pumps, water meters, brick presses, and other machines of his invention.

In 1869, on account of increasing business, the shop was moved to Chardon Street, and in 1872, the entire building at the corner of Causeway and Friend streets was taken, and here the business, under the name of the George F. Blake Manufacturing Company, continued until 1890, at which time the industry was transferred to East Cambridge to the large shops built for it on the present site.

In 1858, a few years before Mr. Blake started in business, Lucius J. Knowles, who was operating a warp mill in Warren, Massachusetts, invented the Knowles direct acting steam pump. The small shop established in Warren prospered and a large business rapidly developed, conducted under the name of Knowles Steam Pump Works.

In 1879 the Blake Company bought the Knowles works, but during the next eighteen years the plants continued to run as separate units under their original corporate names, although controlled by the same financial management, until in 1897 the Knowles shop was moved to the Blake works at Cambridge, the buildings being enlarged for the purpose, and the combination became known as the Blake & Knowles Steam Pump Works.

About 1912 a new type of direct acting steam driven pump called the Simplex Style A Pump was designed by Mr. Aborn to supplant the single pump of both Blake and Knowles design which had been the regular types built. It was a simpler and more efficient pump than either of these older types and henceforth became the standard product of the works.

In 1916 the Cambridge concern, with seven others of the largest pumping machinery manufactories in the United States, which had for some years been affiliated and were collectively known as the International Steam Pump Company, were organized under the name of the Worthington Pump and Machinery Corporation.

The output of the Cambridge plant has comprised a vast amount and variety of pumping and allied machinery, covering the requirements of almost every industrial activity and extending over a world-wide area.

With the coming of the World War most of the commercial lines of product had to be discontinued temporarily and the whole area and energy of the plant were given over to the needs of the Government in building pumps for the hundreds of destroyers, submarine chasers, mine sweepers, ships for the Emergency Fleet Corporation, etc., that were being rushed to completion. The works capacity was practically doubled,

new buildings were erected, equipment was installed and the productive force increased—all in an incredibly short time.

The huge demands made for war requirements were successfully met inside of contract time.

One of the most notable additions to the lines of the company's products in recent years is the Worthington two-cycle, solid-injection Diesel engine, for stationary and marine service, which has lately been placed on the market.

The Worthington Locomotive Boiler Feed Pump and Feed Water Heater, a locomotive auxiliary that makes possible a saving of from ten to twenty per cent. in coal consumption, which has been in process of development at the East Cambridge plant for several years, has also become an important item of manufacture, with a future of great possibilities.

Boston—The Home of the Stillson Wrench—Walworth Company, one of the largest producers of pipe fittings, valves and tools in the world, is an old institution as age is measured in America. It had its beginnings in 1842, when the firm of Walworth & Nason was formed for the purpose of marketing pipe. It is a tradition in the Walworth organization that the first shipload of wrought iron pipe ever carried from England to America was consigned to Walworth & Nason and it arrived with Mr. Nason, the junior member of the firm, in personal charge of the shipment, from the time it left Liverpool until it reached New York.

Walworth & Nason eventually moved to Boston and established in what was then the little village of Cambridgeport, a small factory for making pipe fittings and valves. It was the first establishment of its kind in the United States and its patterns were crude affairs, which today are relics of a past age in steam engineering. The firm eventually became the Walworth Manufacturing Company and during the years from 1842 until 1872 expanded along with the growth of steam power in the United States.

In the latter year, the firm had moved its offices to Boston and had a store in that section of the city, which was destroyed in the great fire of 1872. Practically the only assets saved were funds in the offices at the time and a few samples of the Stillson wrench, which had been invented three years previously by Daniel Stillson, a machinist in the Walworth shops. Stillson had sold his wrench to the Walworth Manufacturing Company, on a royalty basis, and the company's records show that he was paid between \$80,000 and \$100,000 for his invention before he died in the early eighties. The same wrench, with only slight changes, is

being manufactured by Walworth Company today and is used by mechanics in all civilized countries.

From 1872 until 1913 the Walworth Manufacturing Company struggled with the vicissitudes of changing times in America. Frequently it was almost wiped out by the recurrent panics, but it held on and, in 1913, when Howard Coonley, a young Chicago business man, came to the company as president, the name of "Walworth" was fairly well known to the trade. It had originated and developed the steam heating industry in America, which now has an invested capital running into many millions. It was a by-word of the trade that if any steam-fitter or plumber "were scratched deep enough," somewhere under his skin would be found "Walworth." That truism arose because of the fact that a great number of American craftsmen had received their initial training in the Walworth shops.

An interesting historical fact in connection with Walworth Company is that Alexander Graham Bell, when he was developing the telephone, once asked permission to use the telegraph line between the Walworth offices in Boston, and the shops in Cambridgeport, for an experiment. A friend was at the Cambridgeport end of the line and he and a night watchman were the only persons who witnessed the momentous occurrence when, for the first time in history, a reciprocal conversation was carried on over a single line of wire.

From 1913 until the present the Walworth Company has had a tremendous growth. Up to the former year its business was virtually confined to New England and as far south as the city of Baltimore, Maryland. Only an occasional order went out to the western States, beyond Albany, New York. By 1925, the company had developed, besides a big foreign business, carried on by the Walworth International Company, a group of branch houses, reaching from coast to coast in the United States, and also had purchased and was operating its own branch store in London—Walworth-Munzing, Ltd. In 1925, the largest step in its development was taken with the purchase of the assets of The Kelly & Jones Company, the third largest manufacturer of pipe fittings and valves in the United States. Walworth was already second in the field. The name of the company was changed at the time that the Kelly & Jones transaction was completed and it is now "Walworth Company" instead of "Walworth Manufacturing Company." It operates four plants—one in South Boston, which was built in 1886; another at Kewanee, Illinois, which was acquired by Walworth in 1917, and which is said to be one of the largest factories of its kind in the world; a third at Attalla, Alabama, where soil pipe and cast iron fittings only are made, and a fourth at Greensburg, Pennsylvania, which was the chief manufacturing plant

of The Kelly & Jones Company. The company makes steel, malleable iron, cast iron and brass fittings and valves and is one of the few manufacturers of the complete line, that is, all standard sizes and shapes. It has branches now in eighteen of the most important cities in the United States, each being served by adequate warehouse facilities, while resident agents of the Walworth International Company are stationed in every important country where pipe fittings and valves are used.

Cabot, Jackson and Moody Build the Boston Manufacturing Company—Although the coming to that part of the town of Lancaster, in Worcester County, now embraced within the geographical limits of the town of Clinton, of David Poignand, a French gentleman of aristocratic birth, and the occupancy by him of the old John Prescott water privilege, which is still in use, and the erection by him on the site, in 1809, of the brick mill where raw cotton was first turned into finished fabric in America under the factory system, antedates by some four years the oft-repeated assertion that it was at Waltham, in February, 1813, that the first plant in the world in which the whole process of cotton manufacturing, from spinning to weaving, was carried on by power, it is true that the latter unit, first and now known as the Boston Manufacturing Company, and later as the Waltham Company, is undoubtedly entitled to claim that it is the oldest cotton textile establishment in the United States that has been uninterruptedly operated for a period of a hundred and thirteen years.

The Clinton factory has gone through frequent years of idleness during the intervening decades and has operated under many corporate and individual names, while producing many types of products entirely foreign to the cotton textile field.

While it may be true, in harmony with the well-known Boston aphorism that "the Cabots speak only to the Lowells and the Lowells speak only to God," it is certain that a century and a quarter ago one of the early representatives of the distinguished Lowell family was actively identified with so prosaic and plebeian an enterprise as a cotton textile factory, for it was Francis Cabot Lowell, who, in company with Patrick Tracy Jackson (shades of the immortals that two persons bearing such cognomens could enjoy anything in common), founded the Boston Manufacturing Company.

In 1811, Lowell, following his graduation from Harvard, visited Scotland, and, apparently disregarding the popularly accepted view that literature, philosophy and education are the only realms of mundane affairs in which a descendant of this distinguished family has a license to revel, became intensely interested in overseas textile activities. He



BOSTON COMMON



not only succeeded in obtaining entree to closely guarded textile machinery, but he acquired a sufficiently clear idea of the intricacies of these English processes to enable him upon his return to yield to his inventive penchant of actually producing something utilitarian and serviceable.

He assiduously devoted himself to his models, and he had apparently absorbed sufficient economics to lead him to believe that shrewd and careful management, ample capital, and cheap labor, were just as plentiful in Boston and its environs, as in England, while he was absolutely certain that superior water power and less expensive raw materials were more readily obtained here than in England. Both Lowell and Jackson believed there existed no logical reason why the British monopoly in the production of cotton textiles should continue indefinitely.

Assisted by Paul Moody, an Amesbury mechanic, Lowell began his experiments in a vacant store, on Broad Street, in Boston, and before the end of 1814 they had a loom ready to install in the new mill, at Waltham. It differed materially from those he had observed abroad, and it necessitated certain changes in the spinning process and in the sizing of the warp. Moody invented a new warper, and together they devised the double speeder, an innovation which required the most precise mathematical calculations. But Lowell's innate inventive ingenuity was equal to this task, and in subsequent patent litigation, when he called upon an expert to testify, the latter expressed surprise that any one in America could have worked out so intricate a problem.

Later, Moody overcame the waste and expense of winding thread for filling, from the bobbin to the shuttle quills, by inventing what is known as the filling-throstle. It was he who conceived the idea of spinning directly upon the bobbins, and of making the rollers of his dressing-frame of soapstone, rather than of wood, as he had originally provided.

The Boston Manufacturing Company, capitalized at \$2,100,000, maintains a modern and mammoth plant at Waltham, where it employs 1,000 hands in the production of cotton ginghams and chambrays, and it is the largest textile concern located within the limits of Greater Boston. Its president, Robert Amory, is the head of the internationally known firm of Amory, Browne & Company, of 48 Franklin Street, Boston, distributors of many types of textile products made in New England mills.

The limits of this work, covering only Greater Boston, do not permit the devotion of space to the signal contributions made to textile development in Massachusetts by such men as Colonel Joseph Durfee, of Fall River; William Crompton and Lucius J. Knowles, of Worcester; Ira Draper and his lineal descendants, and James H. Northrup, of Hopedale; Erastus Brigham Bigelow, of Clinton, the inventor of the carpet loom, and scores of others.

A Progressive Textile and Engineering Concern—While Boston has never been exclusively a textile center, here are located many of the headquarters of the leading cotton, woolen and worsted concerns, whose plants are situated in the leading textile cities and towns of New England. To attempt to enumerate them by name would require a space greater than allowed for this chapter. There are, however, certain outstanding industrial organizations regarded as leaders in their line of activity, deserving of brief mention, among the number being Lockwood, Greene & Company, managers of plants in Massachusetts and other parts of New England, normally employing close to 20,000 operatives.

Early in 1890, a firm of industrial engineers previously located in Providence, Rhode Island, opened its office in the Rialto Building, on Devonshire Street, Boston, on the site now occupied by the New England Trust Company. It carried on a business which had been in continuous existence since 1832, when David Whitman began as a pioneer in mill engineering. Amos D. Lockwood succeeded him in 1858, and, in 1882, Stephen Greene became a partner with Mr. Lockwood and the business thereafter has been carried on under the name of Lockwood, Greene & Company. Continuing from 1890, an engineering organization was developed which has served clients in all parts of the country and, while specializing in the textile field, its prestige has been carried far into other industries also.

The first partners in the business were themselves cotton manufacturers and established a reputation in mill management. Later partners coming into the concern also brought ability of the same kind from their previous connections with textile concerns so that a natural development of the business included textile management as well as industrial engineering.

The president of Lockwood, Greene & Company, Edwin Farnham Greene, became treasurer of the Dwight Manufacturing Company in 1905, and treasurer of the Pacific Mills, in 1907. S. Harold Greene became treasurer of the Lawton Mills Corporation in 1908. In 1913 the Lancaster Mills of Clinton, long an engineering client, retained Lockwood, Greene & Company, as managers and in the same year the organization accepted the management of the International Cotton Mills, changed, in 1923, to the New England Southern Mills. Winnsboro Mills followed in 1916 and in 1919 the Roxbury Carpet Company, of Saxonville, entered into an agreement for management along with the others. By this time the mills under Lockwood, Greene & Company's leadership produced a great variety of textiles all the way from the lightest weight fine goods to carpets, including also sheetings, gingham, cotton dress goods, crash, duck, paper felts and tire fabrics. Approximately half of the spindles

under the direction of this management organization are located in the Southern States and the remainder in New England and Canada. At the present time 120,000 bales of cotton are bought annually in the Boston office for the mills which produce 50,000,000 pounds of goods and the gross sales total \$37,000,000.

The Story of the William Carter Company—The romantic story of the William Carter Company is the biography of William Carter, the son of poor, but industrious and thrifty parents. At the age of ten years he is found combining the study of rudimentary subjects under a local teacher at Alfreton, England, with the manufacture of knitting machines, designed by his grandfather, whose shop was a part of the latter's house. Voyaging for fifty-two days to America when twenty-five years of age, he finally saved enough money from his work as a knitter in New York to carry him to Portsmouth, New Hampshire, but the job there did not last long, owing to a strike. By mending pots and pans along the way he first reached Ipswich, Massachusetts, and later Roxbury, where he obtained work at his regular trade of knitting, and after three years of service there and at Brookline, he removed to what was then Highlandville, now Needham Heights, where he was able to purchase a small piece of land and, for \$175 build a house, a part of the kitchen becoming his workshop, and there he produced cardigan jackets at \$45 per dozen. He was able to employ one or two assistants, and here it was that he established himself in the knit goods business, and became known to the trade.

Subsequently Messrs. John and Mark Lee became co-partners, but in the panic of 1872-1873 the firm was compelled to close its business and dissolve because of lack of capital.

Out of the wreck, a new company was formed, and at tender ages, Horace A. and William H. Carter, sons of William Carter, entered the business, and worked with the latter in establishing the existing enviable reputation now enjoyed by the company. It was in 1898 that the policy of breaking away from the jobbing trade, and of marketing its own products through its salesmen was established. Then began the rapid and real progress of the company.

Since that year the growth has been little short of phenomenal. Not only has a new mill been taken over at Needham Heights, but a plant at Springfield was purchased and has been operated for the past sixteen years. Recently mills have been acquired at Reidsville, North Carolina, Barnesville, Georgia, and Macon, Georgia, until the total production approximates one-half million dozen garments per year.

Many and varied have been the products of the concern. Starting with cardigan jackets, the line was increased to include fancy outer knit

wear for infants, infants' shirts, infants' bands, and eventually to include a comprehensive choice of knit and woven underwear for all the family.

Modern methods are used in all departments of the organization. Central control of all mills is maintained at the home office and this is so arranged that the various units work harmoniously and promptly with the management. The most recent change made in the work of administration has involved a complete tabulating system for the handling of all orders received, including the gathering of figures for the use of the statistical department. Style changes and the introduction of many new fabrics during the past year or so have all combined to increase to a very large degree the number of stock items which the company is compelled to handle. This fact alone accounts for a necessary increase in orders, in the planning of production, in the ordering of materials, in the work of shipping and following accounts. The company, serving as it does, some 10,000 customers, early recognized the importance of the style factor in the production of knit underwear, and some time ago created a designing department, headed by a woman who is said to enjoy the distinction of being the first of her sex to design knit underwear.

The seven branch offices of the William Carter Company are located at Boston, New York, Philadelphia, Dallas, Chicago, Cleveland, and San Francisco, and five carry comprehensive seasonal stocks of goods for the filling of orders received from the immediate vicinity. All advance business is handled at the main office at Needham Heights. Selling is done through the company's own salesmen, dealing direct with the retailer, the territory covered including the whole of the United States and to a small extent, the Central American States.

The officers of the company are William H. Carter, president; Horace A. Carter, vice-president, treasurer and secretary; and Roscoe A. Carter, assistant treasurer.

Solving the Problem of the Economical Production and Distribution of Shoes—In the year 1866, in a building located at 30 Hanover Street, in the city of Boston, at a period when helpful invention was in its infancy; when Morse's telegraph was but recently placed in operation; when Bell had not perfected the telephone; when Edison was an adolescent youth; when Marshall Field had just migrated west to establish the greatest retail business in the United States; when the application of steam to industry was in the bud; when railroad travel was slow and transatlantic voyages were time consumers, and at the period the Atlantic cable was being laid, William Ball Rice, the son of a shoemaker, and his friend, Horatio H. Hutchins, a Hudson, Massachusetts, clothier, joined in partnership, and established the firm of Rice & Hutchins.

Such times hardly seemed propitious for success in a new enterprise such as these men visioned. Processes were crude and following the Civil War conditions were chaotic. Shoe production was slow, efficient machinery was lacking, and the itinerant shoemaker was omnipresent. The methods of distribution were inadequate, the middleman, or jobber, being the dominant figure in what limited shop production was in vogue. The few manufacturers made shoes for the jobber and stamped them as the latter's own product. He controlled the retail market to such an extent that the manufacturer hesitated to sell direct to the trade for fear of offending the jobbers, with the attendant loss on the latter's business. It was an instance of the sinking of the identity and the individuality of the manufacturer with his tacit consent.

But William B. Rice was an opportunist, and a keen analyst, and he possessed an idea which he was determined to try out. With borrowed capital of \$500, and after patient, toilsome, heart-breaking years of struggle, sometimes of hardship, but never of despair, he and his partner worked out the problem of efficient and economical direct distribution of the products of the concern, which ultimately was to be borne to all quarters of the globe. Financial panics and tremendous losses by fire deterred them not, and from the little Felton & Chipman factory, located in Feltonville, now Hudson, which they purchased within ten years after they began business has grown the great organization of Rice & Hutchins, Inc.

Mr. Rice conceived the plan of manufacturing each grade of shoe in a given community where the workers had been trained to specialize in that particular type of product. High-priced, medium, priced or low-priced shoes were never made in the same factory, and men's, women's, and children's shoes were likewise fabricated in localities which were centers of production of these various kinds of footwear.

There were three important factors in Mr. Rice's program—to market Rice & Hutchins shoes under their trade marks throughout the world; to give the retailers maximum service through a chain of distributing houses, which he built up in the principal market centers, and to assist retailers in creating and maintaining a permanent market for the Rice & Hutchins products through judicious advertising.

He may be said to have been a pioneer in standardizing footwear on world-known brands—a practical and real plan to him, but one of impossibilities in the view of many of his contemporaries.

The branch distributing houses in Boston, New York, Philadelphia, Baltimore, Chicago, St. Louis, Cleveland, Cincinnati, Pittsburgh, and Atlanta are always completely stocked with the products of the company, and it has been found that the close contact thus established with the

retailer naturally facilitated matters of credit and collection of accounts to the advantage of both retailer and manufacturer.

Development of world markets was a cardinal feature of the program of the corporation, which maintains retail stores in Berlin, Cologne, Dresden, Rome, Milan, a distributing house in Copenhagen, and one in London, with retail stores in that city, and in Manchester, England. At Buenos Aires are wholesale and retail stores, and offices in Manila, while the branded lines are distributed widely in South Africa, Australia, Canada, Mexico, Alaska, Central America, Panama, and the West Indies.

Mr. Rice lived to see the fulfillment of his dream—world shoemakers for the whole family, and this spirit of internationalism, of world-wideness in the distribution of his product, of which he was the living embodiment, animates the business of the company which is today the living expression of his wonderful personality.

The central organization of Rice & Hutchins, Inc., controlling all the world-wide ramifications of the business, is housed in the magnificent new Rice Building, located on High Street, in Boston, from which center run the arteries that encircle the globe. Seven factories, three devoted to men's, and two each to women's and children's shoes, dot the landscapes of several Massachusetts towns.

Manufacturing Quality Shoes—Quality products have ever been the watchword of many of the progressive shoe manufacturers of Greater Boston, and it has been noticeable in the development of the industrial life of New England that all concerns which have steadfastly adhered to this factor have never met with difficulties in finding ever-increasing markets for their wares. In the early sixties, Joseph E. French, of Rockland, began to manufacture a type of extra quality fine shoes, and in 1893 associated himself with Charles J. Shriner and S. P. Urner, under the corporate name of French, Shriner & Urner, in which town they continued to operate until 1905, when the factory was removed to Boston.

Four years later they removed to a modern and up-to-date factory at 63 Melcher Street, at which location they have continued to specialize in extra quality-welt shoes for men.

They opened their first retail store in New York City thirty years ago, and now have a chain of seventeen such shops in New York, Brooklyn, Chicago, Cleveland, Philadelphia, Detroit, St. Paul, Kansas City, Seattle, Minneapolis, and Boston, and in addition have dealer-agents in nearly all the larger cities and towns in the United States.

The present officers of the corporation are: President, Blanchard U. Shriner; vice-president and treasurer, Ivis B. Shriner; and secretary, William P. Burnham.

The Company That Built the Roof of the World—The origin of many of the trade marks which so distinguish Massachusetts products is often an interesting story, and especially is this true in the case of the design employed by Bird & Son, Inc., manufacturers of the Neponset products. A custom grew up among the workmen at the Walpole plant of using a sheet of Neponset waterproof paper in lieu of an umbrella, when returning to the homes from their work in a storm—a typical and practical illustration of the value of the waterproof qualities of what they were engaged in manufacturing.

The facts became known to Miss Lulu Gibson, an artist of ability, and an aunt of America's famous illustrator, Charles Dana Gibson, who promptly drew a fanciful picture of a pretty girl holding a sheet of roofing material over her head as protection from the elements.

Thus came the original trade mark of the concern, adopted in the early eighties, the design, with some variations now being embodied in the present all-embracing trade mark of Bird Neponset Products.

The history of the evolution of Bird & Son, Inc., is another of those entrancing and romantic transformations wrought in Massachusetts industry beginning on a little water power in the towns of Needham and Dover, Massachusetts, in 1795, and transplanted, in 1812, to the banks of the Neponset River, in Walpole, where it is still carried on at the same location upon which it was centered almost a century and a quarter ago. From its inception the concern has remained in the control and under the management of George Bird, the founder, and his lineal descendants.

Up to 1838, the flow of the Neponset River and a small waterwheel furnished all the power required by the four beaters then in service, and even as late as 1853, three crude machines, operated by water power, provided the daily output of a few tons of paper. A day's production of seventy-three years ago was equal to what is now manufactured at the plant in an hour.

It was not until the two decades between 1880 and 1900 that the greater part of today's standard Bird products were perfected. New machinery was designed to manufacture new products; and old equipment was improved to handle additional raw materials more speedily, until the constant experiments made by able inventors produced revolutionary results. Neither disastrous fires in 1867 and 1880, nor in the latter year a spring flood, never before or since equalled in intensity, when the mill yards were under fourteen inches of water, discouraged the promoters.

In 1880 the concern was the pioneer in the manufacture of boxes for tacks, nails and screws, and it was in that same year that the company

began the production of paper specialties—paper boxes, fibre cases for packing purposes, floor coverings and roofing products.

Five years later Bird & Son, Inc., was the first concern in the United States to manufacture waterproof papers containing no tar. As the business expanded, the company built at Phillipsdale, Rhode Island, one of the largest felt mills in the country, and the only paper mill in that State, and in 1905 it erected at Hamilton, Ontario, a plant to manufacture roofings, while the same year it purchased a paper plant at Pont Rouge, Quebec, in which felt is produced for the Ontario factory. In 1913 a floor covering plant was built at Norwood, Massachusetts, and four years later it was found necessary to set up a branch roofing factory at Chicago.

Twenty thousand tons of rags are annually fed, with raw materials, to the felt machines at Phillipsdale and Pont Rouge, about ninety tons of dry felt being turned out daily at these plants.

Although the company buys everything possible in the United States it is compelled to draw upon five continents for its raw materials, the coolies of the Far East, the South American Indians, the denizens of India, Brazil, Sweden, Norway, Finland, France, Belgium, Holland, Great Britain, and Mexico, all contributing their part in providing certain essential articles that enter into the Neponset products.

The demands of Continental United States have been so great that Bird & Son, Inc., have not as yet found it necessary to seek a large export business, but some of its salesmen in the foreign fields have carried the products of the youngest civilization to Egypt—the land of the oldest.

Closely associated with Bird & Son, Inc., is the Bird Machine Company, which was organized in 1915 to take over various activities in special machinery which had been carried on by the parent concern. Its chief business is the engineering, manufacturing and selling in this country and abroad of specialties in paper-mill machinery. The plants of the older company provide a practical laboratory for experiments of the machine company in new equipment and methods.

From its inception the value of the human element in industry has been indelibly impressed upon the character of the company. Charles Sumner Bird, its present head, holds but little sympathy with the factory-built machine-made world. He has kept far away from the ruts of misunderstanding, and he is quite certain that the secret of growth and success of Bird & Son, Inc., which has progressed even in forty years from a small factory to seven large plants is attributable to the fact that he and his associates have seen the importance of recognizing the part played by the employee in a successful business.

The Bird plant was the first paper mill in Massachusetts to put into operation the three-tour system, which provides three eight-hour shifts in lieu of two shifts of twelve and thirteen hours each, the making of paper being a continuing operation.

Very fortunately the development of Bird & Son, Inc., has not been an instance of the familiar case of three generations from shirt sleeves to shirt sleeves, but rather three generations in shirt sleeves, as the executives, being workers themselves, have a common interest in the problems of the other workers. One employee, at the time of retirement, in 1910, held the record of continuous service in the plant for sixty-seven years, while many others have been with the firm from forty to fifty years.

Within the organization are many groups, educational or recreative in purpose, including an Employers' Mutual Benefit Association, a Credit Union to stimulate thrift, Savings Bank Life Insurance, a Labor Bureau equipped for real service, athletic organizations, emergency hospitals, with trained nurses, safety committees, rest rooms, a lunch room, a well-equipped library and a magnificent club house and gymnasium.

The executives of the company have devoted great attention in recent years to improvements and increased efficiency, all of which have made for largely enhanced production. A notable example is in connection with one roofing machine, representing an investment of perhaps \$100,000, whose production has been doubled in five or six years, due almost entirely to increased efficiency rather than to the expenditure of money, thus showing an advance in industry that cannot wholly be measured in terms of invested capital.

Making Ink to Make Millions Think—On the wall of Richard B. Carter's office at the Carter's Ink Company, in Cambridge, there hangs a page from a hand-written book in monkish Latin. The writing is as clear, black and legible as on the day it was penned. The page is dated 1445, and the ink used was iron-gall. Had our Declaration of Independence been written with an iron-gall ink it would not be necessary today to keep it hidden from the eyes of man in order to preserve it.

Ink is known to have been used by the Egyptians as early as 2500 B. C., but there are no records existing to tell us how the ancients made their inks. The evidence of manuscripts in museums today shows that some of the inks were of a permanent nature, while some have faded and the writing is no longer legible.

The same holds true of our present-day product. All inks are not just ink. Of little avail for us to carefully protect our written records by using the best paper, the strongest steel containers and the stoutest fire-proof vaults, unless the best of permanent inks have been used. The

iron-gall, blue-black inks manufactured by the Carter's Ink Company are permanent and will last throughout the ages.

William Carter, who was engaged in the wholesale paper business on Water Street, Boston, began manufacturing inks as a side line, in 1858. He first became a factor in the business when he invented and put on the market a combined writing and copying ink of the gall and iron type. The ink in general use for office work at that time was not adapted to copying. For that purpose a special copying ink had to be used, so that the introduction of Carter's Combined filled a long felt want. It not only gave satisfactory copies but flowed almost as easily as a writing ink and marked an innovation in the history of American ink making. At the close of the war, John W. Carter, who had served three years in the Union army, entered the business and at once devoted his entire attention to the inks. With him came J. P. Dinsmore, the pioneer salesman of Carter's Inks, who for the next twenty-five years traveled from Maine to California representing this line. The products quickly attained more than a local reputation, and to meet the demand it became necessary to occupy a separate building on Broad and Congress streets.

After the Boston fire, which destroyed everything but the trade marks and good will, the business was reestablished in a new factory on Battery-march Street, under the name of Carter, Dinsmore & Company. This factory was soon outgrown, and a new plant was erected on Columbus Avenue.

John W. Carter lost his life by accidental drowning in 1895, after which the business was incorporated under the present name, the directors consisting of the three trustees of Mr. Carter's estate—Francis A. Dewson, who served as president, until his death, in 1901; James R. Carter, who served as treasurer till his death in 1923, and Edward C. Burrage, the present secretary. In 1900, Charles B. Gordon, who had been connected with the company since his graduation from Dartmouth in 1893, was appointed general manager, which position he is still filling as well as that of treasurer since the death of J. R. Carter. Richard B. Carter, the eldest son of the founder, entered the business after graduating from Harvard, became president upon the death of Mr. Dewson, and has since been the chief executive of the company.

When the business outgrew the Columbus Avenue factory, a modern plant was erected in the Kendall Square section of Cambridge, on First Street. The present home of the company, which has been materially enlarged by additions and store houses since it was occupied in 1910, is one of the first buildings seen in Cambridge on crossing the Cambridge Bridge, and is marked by a huge electric sign, surmounted by the second largest electric clock in New England.

The company early turned its attention to products closely related to inks. Its photolibrary paste, introduced in the nineties, when amateur photography first became popular, has become a standard throughout the world. About the same time lines of typewriter ribbons and carbon papers were placed on the market. Its Cico Paste, mucilage, stamp pads, ink eradicator and showcard colors, are as well known as the famous writing fluids, fountain pen inks, and other inks. Altogether, over a thousand separate formulas are used in the complete list of products, and the company is today the largest manufacturer of these lines in the world.

The Canadian factory in Montreal occupies an entire six story building and the products of the two factories are distributed to all quarters of the globe, from Spain to China and from Iceland to the Fiji Islands.

The dominant factor in the company's policy and the chief reason for its success is found in the long-standing slogan of its laboratories (the heart of the business): "Nothing so good that it can't be better." Similar factors affecting the human element are the maintenance of a clinic with a regular physician and surgeon and a full-time nurse, a recreation room, with a factory organization for lunch facilities and indoor and outdoor recreation, and a liberal provision for the sale of stock to employees.

No small share of the company's success is due to its constant and progressive use of advertising. The Carter Inx trade mark, the Inky Racer, the Call Boy and the Carter Pens and Pencils are displayed in the leading magazines and newspapers and in every stationer's window until they are known in almost every household. But advertising can only create a market—it is the quality of Carter Inx Products that fills the demand of that market to the satisfaction of each individual user.

The Debt of the Hunt-Spiller Manufacturing Corporation to Cyrus and Francis Alger—Boston has its due share of manufacturing establishments that can truthfully be classed as remarkable, but there are few more deservedly celebrated or of greater national importance than the works of the old South Boston Iron Company, later known as Alger's Foundries, which were conceived by Cyrus Alger, in 1809, himself the descendant of a family of iron founders, which for several generations had been carrying on business in the vicinity of Bridgewater. During the War of 1812, Alger supplied the Government with large quantities of cannon balls, and about that period he purchased a considerable tract of marsh land, called the Flats, reaching to the channel, which at the time was considered of little value, but which today, a century later, is dotted with streets, dwellings, and extensive manufactories. It was in 1813 that Mr. Alger's original South Boston foundry, located near the junction of the present Second and Dorchester streets, was removed to Foundry

Street, where it remained until 1892, at which time it was located at 383 Dorchester Avenue, where it operates under the name of the Hunt-Spiller Manufacturing Corporation.

Mr. Alger was one of the most practical metallurgists of his day, and discovered a method of purifying cast-iron which gave it more than triple strength over ordinary castings, and which proved to be of the greatest value in the manufacture of ordnance, in which for years he engaged. The mortar-gun "Columbiad," of 12-inch calibre, with a range exceeding three miles, the largest cannon that had then been cast in America, was made under his personal supervision.

He introduced and patented the method of making cast-iron chilled rolls, by which the part subject to wear became hard, while the neck remained unchanged as to hardness and strength, the body being cast in a chill or iron cylinder, and the remainder in sand. Until his process was perfected, all the reverberatory furnaces for melting iron were manufactured with hearths, inclining from the fire, the metal thus running from the heat. He changed the method so as to permit the iron to flow toward the flame, where the heat was most intense.

In 1834, the first gun ever rifled in America was produced at his works, and two years later he manufactured the first malleable iron guns made in this country, and supplied the Government with a quantity. He made many improvements in the construction of time fuses for bombshells and grenades, and manufactured the first perfect bronze cannon for the United States Ordnance Department and for the Commonwealth of Massachusetts.

His plant ultimately became one of the four principal foundries of the United States engaged in the manufacture of ordnance.

Alger is said to have been the first manufacturer in this country to introduce the ten-hour day. He made it his universal practice never to part with a good workman if he could possibly retain him, and he frequently kept a large force of hands at half-pay when their services were not required.

Francis Alger, son of Cyrus, succeeded to the management following the latter's death, in 1856, and materially developed the plant during Civil War times, when he patented many important processes. He was the author of "Alger's Philips' Mineralogy."

The business has been through many changes of name and the officers of these succeeding companies have naturally changed with the years. Among the most active successors of Cyrus Alger were William H. Howard and William P. Hunt.

By 1904 the changing conditions of the business had brought the fortunes of the company to a low ebb, and about that time it was entirely

reorganized and Walter B. Leach, who had been master mechanic of the Boston & Albany Railroad, at Springfield, was elected treasurer and general manager of the new Hunt-Spiller Manufacturing Corporation, succeeding later to the office of the president upon the death of William P. Hunt. The new company commenced actively to develop the use of Hunt-Spiller gun iron for many of the wearing parts of steam locomotives, for which purpose its product had previously been used to a limited extent.

In the first year of operation the new company melted at a rate which produced approximately three tons per day. This has been increased in the twenty-two years of the operation of the business by the organization which Mr. Leach developed, to several times that size. In 1912 and in 1918, and again in 1923, the plant was extensively developed. The modern factory, which exists today on the land to which Mr. Hunt moved his modest little foundry in 1892, has a melting capacity of more than one hundred fifty tons per day. Up to 1921, the product had been entirely rough castings. In that year, at the insistence of its customers, the railroads, the company began to finish some of these castings. This department of the business has rapidly expanded and the company is furnishing much finished material. In addition its product enters into many parts of marine engines and also is used for brake drums for trucks and buses.

Developing the Art of Electricity—The manufacture of electrical apparatus is a very important industry in New England, and in Metropolitan Boston there are located extensive plants of the General Electric Company.

At Lynn, Everett, Pittsfield, Taunton, North Easton, and Windsor in this State the company manufactures electric machines and appliances, employing normally over 20,000 persons at these Massachusetts plants.

It was in 1883 that the Thomson-Houston Electric Company moved to Lynn from New Britain, Connecticut. The employees then numbered sixty-four and were headed by Prof. Elihu Thomson, who is today recognized as one of the leading inventors and authorities on electricity.

From that small beginning the industry grew rapidly until 1893, when the consolidation with the Edison Company at Schenectady was formed and the corporation became known as the General Electric Company.

At the two plants in Lynn—one known as the River Works and the other as the West Lynn Works—the former occupies an area of one hundred and one acres with 2,430,000 square feet of floor space. Here are manufactured many different classes of electrical apparatus including turbine-generators, motors, street lamps, traffic signals, gears, and innumerable other articles

At the West Lynn plant meters, transformers and instruments are manufactured besides other appliances. This plant has an area of fifteen acres and 750,000 square feet of floor space.

At Everett, where are located the steel and iron foundries, there is a floor space area of 278,000 square feet.

The Holtzer-Cabot Electrical Company, of Boston, is the outgrowth of the activities of Holtzer & Newell, who, in 1874, began the manufacture of simple electrical devices, which increased until the needs imperatively demanded, in 1913, the erection of its present home, a six story main building of reinforced concrete, with an annex of seven floors, containing the service department and certain of the manufacturing departments, the whole structure providing 150,000 square feet of floor space, located in the Roxbury district of Boston.

The history of the company reaches back to the time when the fundamental discoveries of experimenters in electrical science were first being put to work in a commercial way. In 1875 the only extended use to which electricity was being employed was in the field of telegraphy, although electric current to some extent operated door bells, burglar alarms, simple annunciators and the ignition of illuminating gas. To this line there were added during the earlier years of the company's existence electric magneto ringers, telephones, time clocks, hospital signaling, fire alarms and the like.

Two electric carriages driven by motors and storage batteries were built by the company, the first, in 1891, which had a seating capacity of two persons, and the second, two years later. The latter weighed 5,100 pounds, seated eight people and was capable of sixteen miles an hour on the level. So far as is known, these were the first electric carriages ever built.

In 1878 a dynamo, designed by William Stanley, had been built and successfully used by E. S. Ritchie & Sons, of Brookline, for charging compass needles; yet it was not until fifteen years later that the company began to engage seriously in the manufacture of electric motors and generators. Lines of direct current motors up to thirty horsepower, generators on corresponding frames, electroplating dynamos, fan motors, etc., were designed; and although the days of the motor driven adding machine, vacuum cleaner and washing machine were yet to come, a few sizes of small single-phase alternating current motors were finding a receptive market. Even in these early electrical times there was some use of motor-generators, required to convert the available power or light current to current of other sorts, to charge batteries, ring bells and for other purposes.

About twenty-five years ago the company became interested in an

outlet for its products in the departments of the army and navy and since that time a very large amount of Holtzer-Cabot apparatus has been installed in the fortifications of the War Department, on the ships of the navy, on the submarines and the airplanes. In 1906, when President Roosevelt sent the battleship fleet on its memorable cruise around the world, it was equipped with Holtzer-Cabot telephones, then used for the first time in directing gun fire. Since that date, substantially all the battle ships of the navy have been similarly equipped and during the World War, the submarines of the United States and allied nations were to a very large extent provided with its motor generators for use in underwater communication and wireless motor generators were installed on many of the naval vessels as well as the merchant ships used in transporting troops and supplies abroad. In 1912 a Holtzer-Cabot specially constructed generator was installed on an airplane by the War Department and wireless communication between the plane and the earth was for the first time successfully accomplished.

In 1897 the company designed a line of special noiseless telephone charging generators of special construction for charging batteries while the latter were still connected with the switchboard and upon occasion to disconnect the batteries and supply the board direct from the generators—a most notable engineering achievement. These machines are today installed not only throughout the United States, but in England, Europe, Australia, South America, and in many other places and are being built in large quantities.

Coincident with this was the development by the company of central energy ringing units, giving alternating current for ringing bells, for selective ringing on party lines and for supplying the various special signals, such as the “busy,” “don’t answer,” and also the automatic ringers which, when turned on, signal periodically until such time as they are cut off; thus, greatly increasing the capacity of ‘phone operators in handling calls.

The motor department produces small motors in the fractional horsepower sizes, for adaptation to automatic machines, such as musical instruments, office and domestic appliances, farm and dairy machinery, medical appliances, small elevating devices, coffee mills, meat choppers, fans and blowers, small machine tools, and the like.

The product of the company is marketed almost exclusively through branch offices under the management of its own executives, the oldest unit being located in Chicago, where it was established in 1899, being housed in a building owned by the company and equipped with offices, warehouse and repair shops. Branch offices are also maintained in New

York City, Philadelphia, Minneapolis, Pittsburgh, Detroit, Cleveland, Baltimore, and Kansas City.

The concern operates an employee representation plan, maintains a Mutual Benefit Association and a savings club.

A Century and a Quarter of Chocolate Making—The chocolate mill erected on the Neponset River, in the town of Dorchester, in 1765, was the first plant of that kind established in the British provinces of North America. Its birth was due to the representations made by John Hannan, an Irish immigrant, who had learned the business of chocolate making in England. The new industry prospered in a small way, and on the death of Hannan, in 1780, Dr. James Baker established the house which has continued under the name of Baker without interruption from that day to the present.

After the death of Dr. Baker the business fell in the order of succession to his son, Edmund, and his grandson, Walter. On the death of the latter in 1852, Sidney Williams, who had been his partner for some years, continued in charge of the affairs until he died two years later, when Henry L. Pierce, a relative of Walter Baker, assumed the management of the business, first as lessee and later as sole owner. During the forty-two years in which he had control he developed it from a comparatively small, local concern to the position of the leading industrial enterprise of its kind in the world.

In 1895, the business was organized as a corporation under the general laws of Massachusetts; and three years later a special charter was granted by the General Court.

The plant comprises six mills on the Dorchester and Milton sides of the Neponset River, containing 500,000 square feet of floor space—about eleven and one-half acres.

From the little wooden mill, located on the spot where the industry was first started, more than a century and a quarter ago, the business has grown to its present proportions, with its principal executive offices located at 45 Broad Street, Boston, its business offices and plant at Dorchester, branch houses in New York and Chicago, and a mill in Canada.

Beginning in 1853 and running up to the present time Walter Baker & Company, Ltd., has been the recipient of fifty-seven highest awards from international and local expositions in Europe and America, including the Paris, Vienna, Toronto, and Ottawa fairs.

The great success of the corporation has been due in large measure to the fact that during all its more than one hundred and sixty years of existence it has never employed coloring matter, chemical solvents, or adulterants of any kind in the preparation of its cocoa and chocolate

products. Years of study were given to the skillful preparation of both, and special machinery has been devised, and systems peculiar to the company's methods of treatment of the raw materials have been originated whereby the purity, palatability and highest nutrient characteristics are retained, the resultant preparations having received the highest endorsements from the medical practitioner, the nurse, the caterer, and the housekeeper.

Elias Howe's Contribution to the Clothing Industry—Grim war, with all its bloody engagements, its heart-breakings, and its sinister factors, has to its credit at least one favorable attribute, that of being the agency which pointed out the necessity of bringing into existence the cutting and sewing of clothing by machinery, for without the need of ready-to-wear uniforms for the army and navy, inventors, both in the United States and abroad, would never have been spurred on to design mechanical contrivances that could sew fabrics together far more quickly than the nimblest of fingers and thus fashion the uniforms, suits, hats and shoes of the millions.

To a Massachusetts man, born in 1819, on a bleak and barren farm in the old Worcester County town of Spencer, who lost his job in 1837 in a Lowell Machine shop where cotton-spinning machinery was manufactured and repaired, due to the financial panic then obsessing the nation, and who migrated to Boston, to come in contact with Ari Davis, a rough hewer of men's destinies, is due the invention of the sewing machine.

There never was a better illustration of the adage that "there is a divinity which shapes our ends" than is contained in the episode which occurred in Davis' dirty, topsy-turvy shop in Boston, with Elias Howe as a silent eighteen years' old spectator. A Hub capitalist had resorted to Davis' place of business with the inventor of a knitting machine, for the purpose of retaining the services of the proprietor as a consulting expert. "Why are you wasting your time over a knitting machine?" shrieked Davis, who was notoriously the noisiest man in Boston. "Take my advice, try something that will pay. Make a sewing machine." "It can't be done," came the reply. "Can't be done?" Davis ejaculated. "Don't tell me that. Why—I can make a sewing machine myself." "If you do," observed the capitalist, "I can make an independent fortune for you."

Davis was short on performance, and probably never again thought of his braggadocio statement, but the keen-witted native of Spencer who stood at his side at the moment never forgot those words, which rang

in his ears, "I can make a sewing machine myself." From that moment his career was fixed.

Marrying at twenty, when he was beginning to work on the idea and to produce his first models, his nose was kept on the grindstone trying to eke out a living for his rapidly increasing family until at length, as the legend goes, he dreamed the dream that brought him fame and fortune. In his troubled sleep he witnessed himself captured by a tribe of savages, who took him a prisoner before their leader. "Elias Howe," roared the monarch, "I command you on pain of death to finish this machine at once." Cold sweat was pouring down his forehead, his hands shook with fear, his knees quaked, and try as he would, he could not vision the missing element in the problem over which he had worked so assiduously. The dream was all so real that he cried aloud, and in the vision he saw himself surrounded by a group of dark-skinned and painted warriors, with belligerency written on their faces, who formed a hollow square about him and marched him to the place of his forthcoming execution. Suddenly he observed that near the heads of the spears carried by his guardsmen, there were eye-shaped holes. He had solved in his sleep the secret he had groped for in his waking hours. What he needed to complete his invention was a needle with an eye near the point. He awoke, sprang out of bed and whittled a model, with which he brought his experiments to a finality in the attic of a factory for splitting palm-leaves, which his father had started in Cambridge.

Almost at the point of success, the building was destroyed by fire, and with it went all of Elias Howe's experimental work. For days he wandered in the depths of despair until he thought of his former schoolmate, George Fisher, who had received a small inheritance. Willing to apply some of his easily gained resources in backing what he considered a risky venture, Fisher loaned Howe \$500 and became a passive partner in one of the strangest adventures in the history of invention, the terms of the agreement being that he should take Howe and his numerous family into his home, feed and lodge them, and give over to the inventor his attic as a workshop.

In building the second machine, Howe spent all the money advanced by his schoolmate, but in May, 1845, it was declared finished but he did not patent it until the following September.

He set it up in the public hall in Boston, and finally induced a local tailor to operate it for about three times the prevailing wage. A gaping crowd came to see it, scoffed and departed and when he tried to induce the larger clothing establishments to use it the howl of the tailors reverberated to Faneuil Hall.

He found himself temporarily a prophet not without honor save in his own country, as his brother, Amasa B. Howe, marketed a machine in England, but when Elias went over with his family, a quarrel ensued at the end of eight months, and he returned to the United States to take the poor debtors' oath, and to find that his patents had been pirated during his absence, and it was not until 1854 that his legal rights were fully established by the courts and his original patent was declared basic. For fourteen years his income often reached \$4,000 a week from the \$25 royalty on every sewing machine that had been built, which in any way infringed his patent.

Howe held that his rights were worth \$150,000,000, and when, in 1860, he petitioned Congress for an extension of that patent period, he asserted that up to that time he had received only \$1,185,000.

Today every sewing machine that operates in the hundreds of clothing establishments of Greater Boston carries the basic elements of Howe's wonderful invention.

Many attempts to fashion buttonholes by machinery were made when the clothing business was established on a wholesale plan, as one of the most tedious and expensive operations in clothing manufacture is the putting in of the buttonholes by hand.

The best known of the pioneers was John Reece, of Boston, who, in the early eighties, invented a machine which would cut and work buttonholes in one operation. It was many years before he succeeded in making mechanically perfect his device, and he encountered difficulties not unlike those experienced by Elias Howe in marketing the product. But today it sews all kinds of fabrics, from the flimsiest peek-a-boo shirt waist to the heaviest material used in ulsters. Only the long experienced expert can detect the difference between the work of the Reece buttonhole machine and that of the most skillful journeyman tailor. Another type of the Reece machine is employed in sewing on shoe buttons.

The Reece products are manufactured at 502 Harrison Avenue, in Boston, and give employment to some four hundred hands.

The ready-to-wear industry of both men's and women's goods, including clothing, underwear, millinery and kindred lines, is one of the largest trades in the United States, ranking among the first half dozen industries in the value of its manufactured product.

The manufacture of men's clothing on ready-made lines was started in this country about 1845 by William C. Browning, who brought paper patterns from England, from which he cut cloth and made into regular sizes of men's suits. The business received its impetus in the Civil War period when large quantities of uniforms were desired in a hurry by the

government and large amounts of blue cloths were made by the mills and manufactured into suits, both for uniform and civilian purposes.

Leopold Morse, the founder of the world-famous Boston clothing house of Leopold Morse Company, was born in Bavaria, in 1831, and came to this country in 1848 establishing himself as a peddler of clothes in the small town of Sandwich, New Hampshire. A year later he removed to Boston and began work in the clothing store of Henry Herman, who sold out his business and moved to New York in 1852. In that year was established the present business of Leopold Morse Company, which was carried on by Mr. Morse, his brother Jacob, Messrs. Ferdinand and Louis Strauss, and which is now being carried on by Julius C. Morse, a nephew of Leopold Morse, Leon Strauss, a son of Ferdinand Strauss, and A. R. Weinberg, a nephew of the Messrs. Strauss.

In 1875 the business was removed to the corner of Washington and Brattle streets, Boston, where it has remained ever since, rounding out over fifty years in one location.

In 1904 the company was incorporated as a Massachusetts corporation. In 1920 the concern leased the building at 217 Friend Street for the purpose of manufacturing and in 1923 it established a branch store on Summer Street, since which time it has become financially interested in locations in other New England cities for the purpose of retailing clothing and men's haberdashery.

The company employs in its model factories about 1,500 workers, who are affiliated with the American Federation of Labor. It has an output of 3,000 garments a week and the brand of clothing, known as Clothes of Refinement, is favorably known all over the country, especially on the Pacific coast, where large quantities are distributed.

Macullar-Parker & Williams, afterwards Macullar-Parker Company, who recently sold out to Rogers-Peet, of New York, were one of the pioneer Boston houses in the manufacture of fine men's clothing. A. Shuman & Company, who a few years ago sold out their business to Jordan Marsh Company, were one of the original clothing manufacturers, specializing in the manufacture of boys' clothing.

Other large concerns who manufactured during the eighties and nineties over \$1,000,000 worth of men's clothing were Whitten, Burdett & Young, Miner, Beale & Hackett, Jas. Rothwell & Company, J. Peavey & Brothers, Chamberlin & Currier, now the Talbot Company, and many other concerns. At that time Boston sold a production valued between \$30,000,000 and \$35,000,000 annually and this at a period when clothing was sold at about one-third the price of today.

Our geographical location, coupled with numerous labor troubles and the influx of the Russian-Jewish element, which established itself in

New York City in large numbers, resulted in the transfer of a great deal of the business at the close of the last century to the Metropolis and thence to Rochester and Chicago. Yet upwards of \$20,000,000 worth of clothing is made in Boston annually and it is a substantial industry, giving employment probably to 10,000 workers.

Boston clothing has always had a reputation for being thoroughly made of the better grade fabrics and by skilled workmen. In fact, a great deal of the clothing made here is the finest produced in this country. Not only the house of Leopold Morse Company, but Scott & Company, and other local concerns are manufacturing a product which is second to none, even in comparison with the best makers of New York, Chicago, and other cities.

As an offshoot to the clothing manufactured in Boston some of the very best custom tailors are located here, one in particular, F. L. Dunne, being probably the largest merchant tailor in the United States, engaged in the manufacture of the finest custom made garments.

Julius C. Morse, the head of the Leopold Morse Company, in furnishing the author with this data, paid this tribute to the producer of the textile goods entering into the ready-to-wear clothing industry of the United States, when he said:

"While no doubt the mills in and about Huddersfield, England, and many of the Scotch plants produce wonderful fabrics, it is a great question if there are any better cloths made than those manufactured right here in the New England States. The Hockanum Company, of Rockville, Connecticut, George Mabbett & Sons Company, and the Standish Worsted Company, both of Plymouth, Massachusetts, Mayflower Worsted Company, of Kingston, and several plants of the American Woolen Company turn out fabrics which can be favorably compared to those that come from abroad. I have been purchasing woolens, not only in this country, but in England, France, Germany, and Austria, for a great many years and I feel that if the truth were written about the textiles made right here in our own New England States, many of them would not only be the equal of the foreign fabrics, but in many ways far superior. The Englishman adulterates many of his cloths with cotton, and he uses a great many cotton threads in place of silk for decorative purposes, but the good New England mills use no adulteration in any form. The colors on the goods made here are just as fast as those manufactured abroad, and in fact the blue serge cloths turned out by the American Woolen Company, in Lawrence, or by Metcalf Brothers, in Providence, Rhode Island, run more even as to color than the serges we have seen that come from abroad. The only fault that can be laid at the door of the American mills is that they are constantly looking for

increased output and manufacture only the type of goods that they can produce in large quantities, and as a result novelties are brought out in better shape by both the English and Scotch mills, which not only supply these novelties to the United States, but to all the countries of the globe as well."

Boston Refineries Sweeten the World—It is an interesting commentary that in the data applying to the principal manufacturing industries of the Metropolitan District the value of the manufactured products of sugar refining ranks second and is exceeded in total only by those of boots and shoes, but as this industry has as its component parts only two Boston units—the Revere and American Sugar refineries—the actual value of the yearly products cannot be shown in dollars and cents without disclosing the operations of each.

It is all the more interesting perhaps to consider the importance of the trade in the industrial life of Metropolitan Boston when one realizes that the raw materials which go into this all-important business are transported by water hundreds of miles from where they are produced in Cuba to the Hub in order to be made into an article of every-day necessity and convenience.

Seth Adams, one of the most remarkable and successful self-made men of the New England of the last century, builded better than he knew, when, in the summer of 1859, he reclaimed from the ravages of the recurring tides of Boston Harbor more than 90,000 square feet of terrain, at South Boston, by driving 12,000 piles and constructing a sea wall behind which were deposited 5,000 squares of gravel and over which a heavy granite foundation was laid, to hold the original superstructures of the Adams Sugar Refinery. Into the main building, 118 feet long by 80 feet deep, and nine stories in height, went 5,500,000 brick, forty cargoes of sand, 4,500 casks of lime, and 1,500 casks of cement, the floors being supported by 162 large iron columns. The original Adams equipment consisted also of a storehouse for raw sugar 250 feet long by 50 feet deep; a storehouse five stories high, for the refined product; a charcoal house, 130x48 feet, with a 120-foot chimney; a detached boiler house 64x34, as well as smaller buildings.

This main building, now sixty-seven years old, is still in active use in 1926 by the American Sugar Refining Company, which operates the old Adams plant. When the refinery was taken over by other interests from the Adams family, the face of the brownstone slab, bearing the inscription, "Seth Adams 1859," was chiseled off, but under certain atmospheric conditions it is still faintly deciphered.

Nine years after Adams made his entrance into the field of sugar

refining, operations were started at a plant owned by the Revere Sugar Refinery, located at East Cambridge, and without interruption that unit was continued until late in 1918, a period of exactly half a century, having a maximum capacity at the time of its being dismantled of melting 400,000 pounds daily.

In 1914 the United Fruit Company, that young corporation giant which today has a capitalization of \$100,000,000 actually issued and \$150,000,000 authorized, purchased the old Revere Sugar Refinery plant and five years afterwards built on the Mystic River, in the Charlestown district of Boston, a refinery of the most up-to-date construction, equipped with the latest mechanical improvements, and embodying in its operations the highest engineering efficiency in sugar refining operation. Since that time this new unit has been operated as a subsidiary to furnish an outlet in the form of refined sugar for the output of its two raw sugar plantations and mills in Cuba.

This new Charlestown plant has a wharf 645 feet in length, 130 feet in width, with ample berth room for two steamers, and a depth of 30 feet at mean low water. A fireproof storage house, with a capacity of 20,000 tons of raw sugar, is erected on the wharf, equipped with overhead electric cranes for the quick and economical handling of the raw product as it leaves the holds of the steamers.

The plant has a daily output of refined sugar of over 4,000 barrels, and has direct rail connections whereby its product, of unexcelled quality, is distributed throughout the United States and elsewhere.

It also owns and operates a modern cooperage plant, which has a daily output of 5,000 barrels, and 4,500 wooden cases. Its product is sold to the confectionery and other manufacturing trades and to wholesale grocers and jobbers, either directly or through brokers, for domestic use, or through brokers for export.

While the primary area of distribution for the Revere sugars is New England, it is interesting to know that some sections of the United States, whose unlettered critics love to point out that New England is decadent, are today using in greater quantity the refined sugars produced at this plant than those manufactured elsewhere in the United States, this being particularly true of the region about Chicago, where the Revere product is marketed in large volume.

The Hersey Manufacturing Company—In December, 1859, in that portion of the city known as South Boston, there was born a business which has continuously prospered and developed into proportions that make it one of the Hub's noted manufacturing industries.

That month, Walter E. Hawes and Charles H. Hersey formed a part-

nership, under the name of Hawes and Hersey, and established a machine shop at the corner of E and Second streets, where they carried on a general machine and repair shop until November, 1865, when they associated with them Francis C. Hersey, brother of Charles. In 1872 Charles Hersey and his brother Francis, purchased the entire interest from Mr. Hawes and continued the business under the name of Hersey Brothers, and from that time devoted their energies to the manufacture of special patented machinery for the sugar and soap industries.

The developing of a machine for finishing the soft sugars, which were in general use in those days, and which were more or less subject to deterioration, gave to the world the sparkling granulated form of sugar which is in such general use today, and of which practically every pound passes through the "Hersey Granulator." In addition to this they also developed a machine for making the familiar "Cube" sugar, which has largely taken the place of the older forms of hard sugar known as cone, lump, broken and cut sugar. These machines are in all refineries throughout the United States and have gone to all parts of the world where refined sugars are made.

They also patented and built various other machines which were used in the soap, salt and malt industries.

In 1880, the Hersey Brothers associated with them James A. Tilden, who devoted his energies to the development of a water meter and later, in 1885, they brought into the firm Henry D. Winton to assist in this development and under the patents of Mr. Tilden this part of the business became very active. In 1885 they incorporated the Hersey Meter Company.

Business developed so advantageously that in 1890 the Hersey Meter Company purchased the entire business from the Hersey Brothers and reorganized under the name of the Hersey Manufacturing Company.

From a comparatively small beginning, occupying for its manufactures a building containing approximately 5,000 square feet, of two-story wooden structure, the concern has grown to a group of brick and reinforced concrete buildings giving floor space of 66,000 square feet, equipped with the latest and most up-to-date machinery, largely of special character, for the economical handling of their products.

The sugar department under the direction of J. Franklin Charnock, is still turning out machinery of the character above described, which finds its way into all countries where this class of sugar is made.

The meter department has grown to large proportions and in addition to the manufacture of domestic house meters, which are turned out in large quantities and of which there were comparatively few used when the business started, there are produced varied types of meters to meet

demands that did not exist in the early history of the business. One of these, which has had a large market, is a fire service meter in the development of which this company was the pioneer, under the patents of J. A. Tilden. It is especially adapted to the measurement of water in manufacturing plants where there are fire or sprinkler services and is capable of measuring all rates of flow without jeopardizing the fire service through loss of head in the fire line in case of a blaze on the premises. Other products of the company include devices for measuring water under varying conditions, known as proportional, compound and current meters; also others for measuring hot water, oils and gasoline, the general use of which demand meters specially adapted for the purpose.

Although competition has kept pace with the growth of water meterage, the Hersey Manufacturing Company stands in the front as manufacturers of water meters of highest grade of workmanship and materials, with the widest range of apparatus to cover every class of service to be found in water works practice. They employ three hundred and fifty or more hands.

Since the death of the founders the company has maintained the same type of organization and the same business policies, with Walter A. Hersey, president; Francis C. Hersey, Jr., treasurer; James A. Tilden, vice-president and general manager; and Henry D. Winton, secretary and assistant general manager, forming the executive management.

Holding up the Socks of the World—Just what methods were employed prior to 1878 by the men of the United States to prevent their socks from perambulating over their shoe tops seems to remain an enigma, but in that year F. Barton Brown was granted a patent for a stocking supporter, which was assigned to George Frost & Company, of Boston, and under the name of "Gentleman's Boston Garter," the original men's sock supporter was manufactured. At that time there existed a serious question as to the practicability of a garter for men, but it was soon demonstrated that the invention was a success.

The garters were of the triangular cord type, with a two-tine buckle for a takeup. Twelve gross per day was the maximum production, and for the most part were sent to New York for distribution to the trade.

They were manufactured at 287-289 Devonshire Street until 1887, when the concern found the space inadequate and removed to the third, fourth and fifth floors at 31 Bedford Street, and when the one hundred and fifty employees increased to two hundred and twenty-five additional space was secured by occupying two floors in an adjoining building on Chauncy Street.

The death, in 1889, of Andrew Warren, the inventor of the Warren

Hose Supporter, led George Frost & Company to make improvements on this product, and to take on the manufacture of that article, necessitating another plant, located on Knapp Street.

Two years later the George Frost Company, a Massachusetts corporation, was formed and in 1892 the concern moved to its present location at 551 Tremont Street, where it took over the four-story brick building previously occupied by the Smith Organ Company. In 1895 the original rubber button hose supporter clasp was patented and was put out under the trade mark "Velvet Grip," which has been used ever since. Incidentally, the "Velvet Grip" clasp marked a new era in hose supporter and garter construction. One form was designed by George H. Phelps and another by Robert Gorton, who joined the George Frost Company in 1896. Just as soon as the merits of the "Velvet Grip" clasp were recognized infringers appeared and for several years the George Frost Company was busy establishing its patents. Finally a decision was handed down which was so broad and positive that infringing ceased almost entirely. In 1906 a five-story addition to the building was erected, and although the corset and waist business, in which the company was also engaged, was sold and the whole plant turned over to the manufacture of Boston Garters and "Velvet Grip" Hose Supporters, it has since been necessary to manufacture in outside mills—one in Red Bank, New Jersey, and one in New Britain, Connecticut, besides occupying another building at 557 to 561 Tremont Street, Boston.

Ever since the beginning of the manufacture of Boston Garters for men and "Velvet Grip" Hose Supporters for women and children, the George Frost Company has improved its products, the most important patents being those of George H. Phelps and Robert Gorton.

The present officers of the company are George A. Frost, president; George B. Glidden, vice-president and treasurer; Edgar J. Smith, assistant treasurer and secretary.

The George Frost Company is another of that group of progressive Boston concerns whose products have become internationally known through the medium of judicious advertising.

Jonas Chickering's Industrial and Artistic Contribution—A timely reminder that in the rush and complexity of modern American life, with the insistent call of immediate social, economic and political problems, we are prone to overlook the permanent significance of aesthetic ideals and their necessary place in the life of any community, came to the men and women of this nation in 1923, when there was observed the one hundredth anniversary of what has truly been called "America's first gift of art to the world"—the creation by Jonas Chickering of the modern pianoforte.

Not only did this centennial impressively emphasize the gradual development of a love of music in this country, but it officially recognized the accomplishment of a typical New Englander, born in the closing decade of the eighteenth century, in the little town of Mason, nestling in the granite hills of old New Hampshire, who, at the age of twenty-five founded, in a tiny workroom on Tremont Street, in Boston, the world famous piano house of Chickering.

While it may be said that from the classic standpoint the materials music had already reached their apotheosis at the time when Jonas Chickering began his life work, yet it is nevertheless true that the public appreciation of music had only begun, while in the United States the art was almost an unknown quantity. Certain it is that in the discovery of music by the American public the pianoforte as first conceived and marketed by Chickering has been perhaps the most influential factor, for it was this practical instrument which first made possible music in the home—that link between youthful talent and the mysteries of a universal art which connotes the final progress of the virtuoso.

The first instrument which came from the hands of Jonas Chickering after he had served five years' apprenticeship in the piano-making establishment of John Osborne, is now in the possession of Chickering & Sons, a treasured and carefully guarded relic.

His fame soon spread and buyers appeared from New York, Philadelphia, Baltimore and the South. As early as 1830 he launched the first upright piano and began to dream of the Chickering grand.

That he was an astute business man is attested by the fact that he early associated himself with Captain John Mackay, the master of a fleet sailing vessel, and out of that partnership grew a mutuality of interest which meant much to the youthful concern. Mackay's ship would be laden on its outgoing passage with sweet-toned, six-octave pianos, which he marketed in South American countries where he touched, while on the return voyage the hold would carry rosewood and mahogany for the cases that were to be fabricated at the Boston factory. The loss of the captain and his ship on a hazardous voyage, in 1841, resulted in Jonas Chickering becoming sole owner of the rapidly expanding business.

Four years before he had built his first grand piano and by the invention of the full iron plate, which was recorded in 1837, he successfully solved the problem of the proper support for the great strain of the strings and opened a new era in the art of piano-making. The invention was heralded by the scientific world as an event of far-reaching importance, and it proved to be the foundation of all modern piano construction.

In 1843 Chickering invented a new deflection of the strings, and two

years later he devised the first practical method for over-stringing in square pianos, a principle which obtains to this day on all grand and upright instruments.

The house of Chickering speedily assumed the lead in America, and the latter invention, with others that followed, completely revolutionized the art of piano-making not only in the United States but in Europe as well, and at the Crystal Palace, London, in 1851, the Chickering products received the highest awards.

When, in the following year, the Washington Street, Boston, factory was burned, Jonas Chickering, with characteristic energy, promptly laid the foundations of another and larger establishment—the building on Tremont Street, which when completed, was the biggest structure in the United States with the exception of the Capitol, at Washington, D. C. The superficial area of the floor room exceeds five acres. Five stories in height on the Tremont Street frontage of 245 feet, with wings 262 feet in length, and a uniform width of 50 feet, built in the form of a hollow square, and enclosing a spacious court, with its 900 windows, and 1,100 panes of glass, five stories high on the Tremont Street side, and six upon the center court, containing more than 3,000,000 brick, 2,000 perches of stone, 1,605,000 feet of lumber, it was regarded at that period as the most wonderful manufacturing plant in America.

While the founder did not live to see the structure completed, as he died suddenly in December, 1853, he had in his twenty-seven years of activity laid the foundations of an industry which was to grow to such proportions that today piano-making is one of the great industrial and artistic factors in the United States.

He has been truthfully called the father of the American piano. Upon the shoulders of three sons fell the work he laid down and in the intervening years they carried on the high ideals that placed the name of Chickering on its lofty eminence.

Chickering & Sons have ever been foremost in encouraging musical enterprises of every kind, and have introduced to America a long list of the greatest artists in the world; made possible the hearing of the greatest orchestral and choral works of all time, and maintained magnificent concert halls in several American cities, which have played a prominent part in developing the musical taste of the people of the United States.

The modern Chickering with the Ampico is a far cry from the little square piano turned out by Jonas Chickering in 1823, but it stands as the supreme expression of present-day science devoted to the art of music. The great twentieth century invention thus crowns the epoch-

making innovation of the man whom devotion to the cause of music in America set new and lofty standards a full century ago.

President Coolidge (then Vice-President) speaking at the centennial celebration of the birth of the Chickering piano, held in Symphony Hall, Boston, April 21, 1923, epitomized the influence exerted by the great inventor when in the peroration of his address, which was broadcast to all parts of the United States, he said: "In the hundred years which have elapsed since Jonas Chickering put the music of his piano into the American home, we have surely outlived the need of propaganda and all artificial stimulus. His genius as an inventor, manufacturer and merchant has had a tremendous influence in giving to the people of our country a musical foundation. He has brought the broadening and humanizing spirit of a great art within the reach of all humanity. He has strengthened the bonds of our common brotherhood, giving a new security to government and increased the power of the people to rule."

Painting the United States Red and All Colors—More than eighty-five years ago Eleazer F. Pratt opened a little paint shop on Broad Street, Boston, where he ground paints in a hand mill, and where he continued to prosper as at that period Boston was the big port for ocean-going vessels, and the demand for marine painting was extraordinary. A year later Pratt moved to Street Street, where the shop remained for thirty years. In 1849 George O. Carpenter became a partner and just after the Civil War began John D. Morton was admitted to the firm, which, in 1892, when incorporated, became known to the world as the Carpenter-Morton Company. With this foundation of rugged maturity the concern in its partnership and corporate forms successfully weathered the trying financial panics of 1857 and 1861; a fire which all but wiped out its State Street plant in the latter year; the strenuous period of the Civil War, and the Boston fire of 1872, followed by the financial troubles of 1873, 1893 and 1907, and during the past quarter of a century has shown rapid and continuous expansion. It was in 1885 that the company began to manufacture varnish stains, a novel product at that time, designed for staining and varnishing with one operation furniture, wood-work or floors.

Before the discovery of this article, when one desired to change a piece of furniture from oak color to a mahogany finish or any natural wood shade, it was necessary to remove the old finish, then give the wood a coat of oil stain and finally two coats of varnish.

Seven years later it developed its famous "Colorite" for the rehabilitation of straw hats and today, at its Everett factory a battery of machinery automatically fills and encloses in cartons, complete with instructions

and a brush for applying, over sixty-five thousand bottles of the product per day—a bottle daily for one person in every two hundred people in the entire United States.

The product is handled by some 16,000 druggists, representing every State in the Union. Then followed the Colorite fabric dyes, the well-known Carmote line of enamels, and automobile color-varnishes and finishes.

The products of the Carpenter-Morton Company find their way to far-off Africa and Australia and to the countries of South America through some sixty traveling salesmen who represent it in the marts of trade.

Twelve years ago the company inaugurated a system of profit sharing among its employees, by which every department head or employee with a period of ten years' service receives at the end of the year a share in the profits in proportion to his salary. Those who have been with the concern less than ten years are given a lesser reward based on the time of their service. This policy has materially improved the morale of the workers and has contributed in making the Carpenter-Morton Company a vital growing business entity based on active coöperation and the conviction of every member of the house, officer or errand boy, that "what's best for the company is best for me."

The Arrival of "The Bay Stater"—From the little business of merchandising dry colors and oils behind a small counter, set up in Boston in 1845, by Thompson & Wadsworth, has risen the house of Wadsworth, Howland & Company, Inc., today acknowledged as one of the oldest and largest paint and varnish manufacturers in New England.

All through the intervening years the concern has been conducted under methods and in accordance with ideals but typified by the well-known trade mark, "The Bay Stater," which has always stood for straightforward business dealings of a character irreproachable, for the high standards of quality and for the utmost coöperation with customers.

During the past decade and a half the Bay State organization has been active in enlarging its industrial and dealer business, and by far the largest volume of production and distribution has been attained during this period as compared with the previous output.

On October 15, 1925, there was a reorganization of the old-established concern, whereby the Devoe & Reynolds Company, Inc., became interested in the Bay State Corporation, and E. S. Phillips was chosen as president of Wadsworth, Howland & Company.

This change was due to the desires of the older members of the company to retire from active business and to be relieved of the burden

in their latter years. They were very desirous and insistent that the company to whom this transfer was made should be of such type and standing in the business world that it would insure the continuance of the past ideals and policies upon which the business had been built.

The new arrangement presented a very opportune time for the promotion of a few of the younger men in the business who had been to a considerable degree responsible for its growth in the last few years. They had been thoroughly trained under the old executives and are well equipped to assume the additional responsibilities thrust upon them. They are carrying on from where the older members left off, but are introducing more modern methods in many departments of the business.

The Fields of Publishing, Printing and Lithography—From the day, when in 1638, the Reverend Glover erected at Cambridge the first printing press in America, and struck off the following year, copies of the "Freeman's Oath"; from the time when, in 1672, the General Court of Massachusetts granted to John Usher, of Boston, the privilege of publishing on his own account, a revised edition of the Laws of the Colony—the first law that secured the benefit of copyright; from April, 1704, when Bartholomew Green began the printing of "The Boston News Letter," the first successful weekly periodical in the Colonies, to the present moment Boston has been regarded as the city of culture and as a locality where erudition has reached its apotheosis.

Merely to attempt to enumerate the names of the Boston publishing houses that have contributed to the printing of books without end would be to exceed the word-limit of this chapter. Suffice it to say that no city in the United States stands higher in the field of book production than the Hub, and near the head of American publishing firms are such houses as Houghton, Mifflin Company, Ginn & Company, The University Press, L. C. Page Company, D. C. Heath & Company, Norwood Press, Oliver Ditson Company, Lothrop, Lee & Shepard Company, The Pilgrim Press, Little, Brown & Company, and many others.

In the field of printing Boston has long ranked as possessing the finest plants for high-grade production, and the equipment at no time has exceeded that which is operating in this second quarter of the twentieth century in annually putting out printed matter, the value of which approximates seventy million dollars.

Entering the Field of Lithography—Almost sixty-five years ago W. H. Forbes, in his own name, formed what for more than half a century has been known to the trade as The Forbes Lithograph Manufacturing Company. At its inception the concern occupied one loft in the old Churchill-Watson Building, located at 365 Washington Street, corner of

Winter Street, where Mr. Forbes, with a few employees, and but comparatively little equipment, laid the foundation of the present business. Six years later it became a partnership under the name of W. H. Forbes & Company. Just prior to the change, it was necessary to move to larger quarters, and three floors at 159 Washington Street, opposite the Old South Church were secured. This location did not suffice for long, and in 1872 four floors in the building at the corner of Devonshire and Franklin streets were leased, but the great Boston fire of that year destroyed the structure before the change was made. However, as soon as it was rebuilt, the company began occupancy. Shortly after, further expansion required more space, and three floors were leased in the next building, followed soon by three more floors in the building next to that.

In 1875 the company was incorporated under its present name, The Forbes Lithograph Manufacturing Company. It was soon evident in the interests of efficiency and economy that the operations should be conducted in one plant; and in 1883 Mr. Forbes located the business at its present site, Forbes Station, Chelsea, Massachusetts, on the Portland Division of the Boston & Maine Railroad. The original building still constitutes a portion of the plant, though with the many additional structures that have since been required to take care of the ever-increasing expansion and growth of the business, the original unit now houses but a small part of the manufacturing equipment.

Each year has witnessed the installation of additional and more modern equipment, and today the company employs about eleven hundred persons, occupies over ten acres of floor space, and operates one hundred presses of all kinds, with complete facilities for producing a finished product whether it be a label, carton, poster, cut-out, calendar, booklet, letterhead, or any other piece of lithography or printed matter. The equipment consists of the most modern presses—offset, stone, rotary, and type. The company maintains its own coating plant so as to meet the exacting requirements of the different grades of work.

When it is realized that many concerns whom W. H. Forbes served in the first years of the business are still being supplied by the company, it is evident that its splendid reputation is being maintained. The soundness of the company's industrial relations policy is reflected in the number of old employees. Twenty-five years ago 571 were employed. Of that number 95 are still with the company. Ten years ago 1,011 were employed, and of that number 342 are on the pay roll today.

The concern encourages thrift among its employees by acting as agent for a number of State savings banks; it provides disability, life, compensation and accident insurance; it maintains a mutual relief association and operates a successful works council.

The Man Who First Said "Be Seated, Gentlemen!"—The year that witnessed the death of Thomas Jefferson, last survived save one of the signers of the Declaration of Independence, and in the administration of John Quincy Adams, the last Massachusetts citizen, who served as President of the United States until the inauguration by the light of a kerosene lamp, in an humble Vermont cottage, of President Calvin Coolidge; at a time when only New York and Pennsylvania exceeded Massachusetts in population and wealth, and when Boston numbered less than 60,000 inhabitants; at the period when, in Quincy, workmen were laying the rails for the first four-mile stretch of track for the purpose of transporting granite on horse-drawn cars from the virgin quarries of that locality to tidewater; almost a decade before the invention of the telegraph and two score and ten years before the rays of the first electric light cast their beneficent beams upon a hitherto poorly illumined world, two brothers, bearing the name of Heywood, began manufacturing chairs in 1826, in a little shed adjacent to their father's modest farm house, where today stands the city hall in Gardner, such was the beginning of the Heywood-Wakefield Company—the history of which runs back to the earliest days of chair-making in America.

Associated with each of the almost countless industries that have made Boston and Massachusetts what they are today there is often a single name the mere mention of which instantly suggests the kind of manufactured product it typifies, and so it is that the name of Heywood bears this relation to the building of chairs.

Eight years later when fire destroyed the original seat of the Gardner industry the business was removed to the shore of Crystal Lake—its present location—where a little brook seemingly offered adequate water power for years to come.

From 1835 to his death, forty-seven years later, the foresight and inventive genius of Levi Heywood blazed the way to success. Until the construction of the Fitchburg Railroad in 1854 huge wagons, oftentimes drawn by six horses, conveyed the finished chairs to the Boston market, a two days' journey over a road that today is covered by a motor car in less than two hours.

In the seventies the company began making chairs and furniture of reed and rattan, and then followed the production of children's carriages of the same materials. As far back as 1867 the original company found it expedient to establish a New York warehouse to take care of the rapidly growing export trade; in 1874 another was opened at Philadelphia, and two years later San Francisco was invaded, while in 1877 a warehouse was established at Baltimore. In 1884 manufacturing opera-

tions were begun in Chicago—the nucleus of the great plant of the company now located in that city. The same year a branch of the San Francisco warehouse was opened in Portland, Oregon, and two years later one was set up in Los Angeles, while the same year witnessed the establishing of a warehouse in Boston, directly connected with the Gardner plant.

In 1844, nine years after Levi Heywood had turned his mind to the invention of chair-making machines, at Gardner, Cyrus Wakefield, then a partner in the Boston grocery house of Wakefield & Company, sold his interests to his brother and began a jobbing trade in rattan, and ultimately, with two crude machines established his first rattan company in the old Wakefield Building, on Canal Street, Boston. His qualities of originality and leadership are clearly shown in his insistence upon the spelling of his specialty as “rattan” instead of “ratan” as the material was then described, and by his persistent use he forced the standard dictionaries of the period to recognize the modern spelling of the word. By 1855 he had become so successful in the development of machines to fabricate rattan that he purchased a few small buildings and two mill ponds in South Reading and employed two hundred hands, his products being several times the value of those manufactured by his chief competitor, the American Rattan Company, of Fitchburg. In 1868, several years prior to his death, the citizens of South Reading unanimously voted to change the name of the municipality to Wakefield in his honor, and three years later his gift to the town—a new municipal building, was dedicated. Two weeks before he died in 1888 the Wakefield Rattan Company was incorporated with a capitalization of \$1,000,000—a large sum in those days. As early as 1876 a New York warehouse was established, and later Chicago and San Francisco branches were started, while in 1887 a factory was opened in Chicago. Four years later a plant at Kankakee, Illinois, was bought.

In 1897 came the consolidation of the rival Heywood and Wakefield companies, and four years ago the New Jersey corporation of Heywood Brothers & Wakefield Company was liquidated and the business reincorporated under Massachusetts laws as the Heywood-Wakefield Company.

The same year Hon. Levi H. Greenwood, of Gardner, was chosen as president and under his able management the corporation has made wonderful strides. It maintains eleven large warehouses in New York, Philadelphia, San Francisco, Baltimore, Portland, Oregon, Boston, Los Angeles, Chicago, Buffalo, St. Louis, and Kansas City.

The factories of the corporation are located at Gardner, Wakefield, and Erving, Massachusetts; Chicago, Menominee, Michigan; Portland,

Oregon, and Orillia, Canada, with 2,518,937 square feet of floor space, and employing 3,706 hands, while the eleven warehouses have 1,872,530 square feet of floor space, and employ 1,601 men and women, the total of factory, warehouse and executive heads numbering 5,347 persons, while 4,395,903 square feet of floor space are required to carry on the operations of the concern.

Its products of cane and wood seat chairs, baby carriages, cocoa mats and matting, cane and reed products, opera chairs, railway car seats, reed and fibre furniture, school furniture, toy vehicles, and fibre web are known throughout the world.

Boston's Well-Known Beverage—Moxie—One of the most original and unique industrial developments in the United States is the creation by Frank Archer, of the Moxie Company, of "Moxieland," an unexampled enterprise fostered by this concern, which, for half a century has built up by improved devices, wide experience, and by the application of modern business ideas, a world-wide distribution of a beverage, whose trade mark, registered in 1885, has become universally known as the hall-mark of quality.

"Moxieland" is bounded by three streets and a city square, in Boston, covering a "flat-iron" space of 85,000 square feet, just a step from the Fenway, and the Boston Art Museum, and is designed to be not only the last word in up-to-date production facilities, but in truth it is a civic center, a place where the people can congregate and enjoy themselves. Although situated in the very heart of Boston, "Moxieland" is graced by a flower-filled park with walks, shaded benches, refreshment booth, a bandstand, and a Moxie welcome for everybody. There is a Toytown for the little folks, to whom every day will be Christmas.

The dancing floor of the "Moxieland" Aerial Garden accommodates half a thousand couples, and it is within the scope of the plans of the founders to provide an Assembly Hall where neighborhood functions and meetings will be held during the winter, with restaurant accommodations for the service of luncheons and banquets.

The Department de Cuisine originates and tests new desserts and drinks in which Moxie plays the chief part.

The real show place at "Moxieland" is the white enamel-walled and tile-floored department where bottles are cleansed, sterilized and purified for filling, and filled by special machinery. The assembling tables, automatic carriers, fillers and cappers, labeling machines and delivery runways are the most efficient that the company's fifty years of study and experience can provide.

From the department where every ingredient that goes into Moxie is

proved to be up to the standard, to the assembling department where the materials are blended in great glass tanks, the processes are visible to the visitor.

Two artesian wells produce an unlimited supply of pure water. The refrigerating and ice system have a greater capacity than that of any Boston ice plant. The main building has shipping facilities for the assembling of ninety carloads of the product at one time. The company maintains an overnight service between "Moxieland" in Boston and its distributing station in New York, which makes immediate delivery certain to all parts of the greater city.

The Vision of a Cape Codder—Gustavus F. Swift—The slaughtering and meat packing industries, which from their very beginning, have constituted an important part of the industrial operations of Metropolitan Boston reflect the vision, foresight and business acumen of a typical New Englander—Gustavus F. Swift, the founder of Swift & Company, who was a Cape Cod butcher and livestock dealer, when he conceived the idea of shipping from some central point in the Middle West dressed meat for the market on the Atlantic seaboard.

While it is true that Mr. Swift left the scene of his early business ventures and went to Chicago, where he founded Swift & Company, nevertheless the foundation of his later success was firmly laid in Cape Cod and in Boston. It was at Barnstable, that young Swift learned the butcher business. He bought and sold livestock on the Brighton market. Later, when he had successfully introduced the shipment of western dressed beef in refrigerator cars, the territory surrounding Boston became his first great market and its acceptance of western beef assured the success of his enterprise. The business of Swift & Company has kept pace with the development of Metropolitan Boston, until today its products are sold to the people of Massachusetts from thirty-four branch selling houses—four of them located in Boston proper.

The founder of Swift & Company was born for business, and from an early age showed qualities of ambition, energy, and enterprise that brought success. The story is told that as a boy of nine years, Mr. Swift bought chickens from his grandfather which he managed to sell at a profit. When only fourteen, young Swift's school days were brought to an end and he went to work for an elder brother, the village butcher, at a salary of a dollar a week. For two and a half years he worked and learned and then he determined to start in business for himself.

The story of Mr. Swift's first business venture has become a classic of American business. He borrowed twenty dollars from his father and with it bought a heifer which he killed and dressed himself, and peddled

the meat to people of the community. He made ten dollars on this transaction, and it may be said that the present business of Swift & Company—which amounted last year to nearly 900 million dollars—has developed from the sale of a single animal.

Every week young Swift bought an animal in the Brighton market and sold the meat from house to house. Slowly he accumulated enough money to open a meat market in Eastham, during the winter of 1859-60. From there he went to Sagamore and from Sagamore to Barnstable, each time establishing a larger market.

It was not long, however, until Swift saw that buying livestock from Cape Cod farmers offered greater opportunities than the retail meat business. Turning over his market to a capable clerk, he at once began to buy and sell cattle in the large stockyards at Brighton and Watertown, just outside of Boston. Cattle buying became his chief occupation, but he continued to expand his business by establishing retail markets at Clinton, Lancaster, Freetown, and Taunton, each in charge of a capable lieutenant.

In 1872 Swift became the partner of James A. Hathaway, an important Boston meat retailer, and took charge of the firm's buying operations. With that vision which so characterized his career he saw that the center of the livestock industry had moved westward; that the cities of the East must rely on the West for livestock supplies, and he transferred his buying operations from Boston to Albany, from there to Buffalo, and finally, in 1875, from Buffalo to Chicago.

Swift soon saw the possibilities of the refrigerator car, then being experimented with in the latter city. In vain he sought to induce Hathaway to join him in shipping beef East. Failing this, he persuaded Herbert Barnes to handle his beef in Swift's own community on Cape Cod, and in 1877 the first shipment was made and Swift became a packer.

New difficulties arose, only to be overcome. When the railroads refused to build (and some of them to haul) refrigerator cars, Swift built ten of his own and put them into operation on the Grand Trunk, a road that had little livestock traffic, and therefore did not oppose the new business. But other almost insurmountable obstacles existed. Eastern stockyards and eastern butchers opposed him because their business was threatened. People in the east were prejudiced against western beef and believed it to be unwholesome. His beef was often boycotted, and hostile legislation sought to protect the local interests against him.

Mr. Swift employed an effective method for breaking down these barriers by entering into partnership with leading butchers in various New England towns, allowing them commissions on the beef sold and divid-

ing with them the profits. Among these early partners were some of his Cape Cod friends, who had a special interest in the success of the new beef trade. A younger brother, E. C. Swift, with headquarters in Boston, was placed in charge of selling operations in the East. Other packers followed Swift's lead, but it was he who successfully introduced western dressed beef on a commercial basis, and the territory surrounding Boston was the first market to accept it. Although partnerships formed the entering wedge that enabled Swift to break down prejudice and opposition, after the business was incorporated in 1885, branch selling houses gradually replaced them.

Today there are about seventy-five Swift branch houses in New England, all under the jurisdiction of the Boston office. From the very first, Swift & Company has been particularly interested in the New England market, and special pains are taken to provide the best possible service in this territory. Even the remote seashore and mountain resorts are unfailingly supplied with fresh meats by Swift branches, which in turn receive their supplies in refrigerator cars direct from western plants.

Though perhaps Swift leads other packers in New England sales, competition both with large packers and small local packers is keen, and no one company has any degree of control over the New England market.

Few people realize, however, that even the local packers in New England have to draw upon the West for livestock supplies. It would require more than the entire livestock supply of New England to provide the city of Boston with meat.

The strong position of Swift & Company in this territory may be partly due to the fact that there are more stockholders in Massachusetts than in any State except Illinois. It is also significant that Swift stock is listed on the Boston and not on the New York Exchange.

Six sons of G. F. Swift are associated in the management of the firm he founded. One of them, George H. Swift, makes his home in Boston and supervises the company's business in this territory. When G. F. Swift began, he did a house-to-house business from a meat wagon; he lived to see his business reach around the world. His sons have continued to build upon the solid foundations he provided.



CHAPTER XII.

MERCANTILE INTERESTS.

A representative of one of the largest department stores of Boston recently made the statement that the retail trade of the United States was this country's greatest business. He estimated that two dollars a day was spent on an average by every individual in the States. And, taking the round number one hundred million as covering the population, the number of spending days as three hundred of the year, the total of the retail trade would amount to sixty billion dollars for the year. This sum is expended for the necessities and luxuries of life—food, clothing, home, house furnishings, light, heat, transportation, amusements, and the countless things which go to make life livable. "You see," said this man, "that the retailer must supply all the money to run all the industries and all the commerce of this country. This puts in your mind the vast importance of the retailer—the most important factor in all business. He supplies the ideas; he collects the money." The speaker, who was C. F. Bacon, of Chandler and Company, went on to show that the merchant kept the country going. He pays all bills, all taxes, keeps the factories busy, sells the products of the farmer and manufacturer, "practically pays for all transportation, and pays for all public service. In other words, the retailer ultimately pays for all labor, and pays all bills."

The High Place of the Merchant—This is an arresting statement, and one easily backed up by arguments and facts. The stock exchanges of the country make sales whose totals equal that of the mercantile agencies; and yet, in war times, it was found possible for business to run along in its accustomed track with the stock exchange closed or inactive. Imagine what would happen if all the retailers and wholesalers were to take a vacation of even one week! The world is so accustomed to having somebody, or many somebodies, see that it can buy what it wants when it wants it, that the importance of merchandizing and merchants are quite overlooked. The lawyer, teacher, minister or doctor dies, and the papers tell us of what they accomplished in the pursuit of their professions. When a merchant passes on, the world is interested to know what is to be done with his money, but seldom will stop to read of the manner in which he lived and worked to win his wealth. Only in recent years has the public realized the tremendous importance of the mercantile business, and become interested in the lives of the men who carry its burdens. We are the greatest buying Nation. Says a great merchant, "America has not only the largest number of buyers, but the most intelligent, the

best informed, having the best judgment, the best ideas and the most refined discriminating taste." Another broad statement, but one which illustrates the difficulties, the risks, the labor which a merchant must undertake when he tries to guess what will sell. Financial reports show that the greatest percentage of failures in business are those in mercantile lines. All hail to the man who knows what to buy and how to sell it! He deserves what he gains; he takes the risks and his rewards are not great.

Boston Founded by Merchants—Boston from its earliest days has been a great mercantile center; the foundations of its prosperity and strength were laid in commerce. Many of its great men have been merchants, although this is often overshadowed by the fact that they have been far more than buyers and sellers of goods. The Massachusetts Bay Company, which settled Massachusetts, was a mercantile concern, licensed to trade, and composed, for the most part, of English merchants, who invested their money in and expected to make money by setting up trading posts. There seems to have been little difficulty in securing financial backing for the scheme; many put their money into it without intending to cross the ocean and take an active part in the venture. The New World had been unexploited, relatively, but such reports as had drifted into England held out the prospect of large gains. The company was shrewd enough to take their charter along with it, and directed its affairs on the ground, being careful to protect their interests from interference by outsiders, either at home or abroad. Napoleon accused the English of being a Nation of "shop-keepers," thereby paying them an unintended compliment. The Puritans, and this in nowise belittles their religious principles, came to Boston and set up shop. They knew little about farming, and, while they loved land and craved broad estates, they were very slow in subduing the land and making it to bring forth. In none of the colonies were the farms so small or so unproductive as in Massachusetts. Those who settled on the Shawmut Peninsula made little effort to farm except to produce needed food. There were too few acres to it and these were unsuited to agriculture. Boston, the chief settlement of the colony, was established as a trade post, where barter might be carried on with the Indians; a commercial port, to which should come the exports from abroad, and from which the expected imports should be shipped. It was to be the mercantile capital of the company. After the first few years, so many wealthy merchants located in Boston, that it was rich and prosperous from the beginning. For a century it was the trade town of America, and only after the Revolution took a second place in this respect. Even as late as 1800, nearly one-fourth of the population of the United States was dependent upon Boston, for their financial and commercial capital, and for their supplies other than food.

The Home Trade a Disappointment—The wonderful resources of this country failed to prove up to the expectation of the Puritans. It had been thought that America was rich in gold or other precious metals which the Indians would be glad to barter for trinkets of small value. Then, it was expected, that furs would be plentiful and chiefly bought. Gold failed to materialize, and the fur trade did not last long or prove as profitable as had been hoped. There were too few Indians left after plagues had ravaged them, and the remnant was antagonized; the Indians were never a source of revenue to the Puritans as they were to the southern settlements. Furs supplied the bulk of some of the early cargoes sent out from Boston, but within a few years they ceased to be an important part of the trade of the port. Not many of the fortunes of the early settlers of Boston have their foundations in the fur business, for New York became the fur-trading center of the colonies.

Foreign Commerce Proves Valuable—Boston had from the start an advantage of location upon which it was quick to seize and prompt to develop. This was its location at the head of a splendid bay, with a capacious and secure harbor and deep channels to the front doors of the warehouses. The settlement's future lay upon the seas, a condition evidently sensed by our forefathers. Then there were the forests of the Boston Basin, which, if quickly exhausted, gave an initial impulse to ship-building which continued for two hundred years. The products of the woods were among its first exports; hewn timbers, clapboards, pipe staves and hoops being a few of the more valuable commodities sent abroad. Then there was fish, the "sacred cod," which when salted was as good as gold in the trade circles of this country and Europe. Ship-building and the catching of the denizens of the sea are industries rather than mercantile affairs, but must be considered for the effect they had upon the commerce of Boston, and the commercial start which they gave to the town. Before Boston was four years old, the colonists were sending out fish, lumber and furs, and with them buying the necessities and luxuries that were brought back and sold over the counter. Not only was England tapped for supplies, but the West Indies, the Canaries and Southern Europe all came within the scope of Boston ships. In 1636, one vessel brought home "thirty thousand weight of potatoes and scores of oranges and limes" from "Bermuda." A Boston ship, the "Tryal," loaded for Bilboa with fish in 1644, and returned laden with "wine, fruit, oil, iron and wool." This, said the chronicler, was "of great advantage to the country and gave encouragement to trade." In 1645, eleven ships arrived from England bringing "linen, woollens, shoes and stockings and other useful goods." Before the end of the century, Boston was exchanging goods not only with all the western ports of Europe, but with the

islands of this hemisphere, and the settlements along the coasts of our own country.

The Rise of the Captain-Merchant—Such instances might be multiplied, but are only mentioned here because of the light they shed upon the mercantile transactions of the early days, and the hints they give of the type of the early Boston merchants, a type almost unique to the town for two centuries. A merchant today is usually one who purchases what is brought to him and sells to those who come to his place of business and buy. The Boston merchant of the long period prior to the Civil War, was apt to be a ship-builder and owner, and often the captain or super-cargo of his craft. He was the banker of his own enterprise, a financier, speculator, much traveled, skilled in the art of barter, and oftentimes, of necessity, a smuggler. The story of ship-building in Boston is a tale of merchants who needed vessels in their business. Later, when banks had to be established, factories built and railroads financed, it was the sea-wise merchant of Boston who supplied the money. Very often the merchant of today traces his career back to the day when he became a clerk in a crossroads country store. The Boston merchant of the olden time was more likely to tell how he got his start as a cabinboy in a square-sailed merchant-ship. Boston history has many pages replete with adventure, romance and heroism—just plain accounts of the lives of the captain-merchants who brought commercial eminence to the city.

The Colony and the "Mercantile System"—Before putting aside the matter of ship-building and the early commerce, it may be well to notice some of the effects they made upon the merchants and more particularly the history of this country. New England was founded under the so-called "mercantile system," one of the political policies of which Old England was a principal exponent. In brief this was a method of National expansion, based on the opening up of new countries, the helping of them to make the land productive until the new colony should not only become self-supporting, but one having a surplus to send to the Mother Nation, which in turn would send to the colony what it needed. There was nothing unselfish in this, for the dignity of an European Nation was dependent upon the wealth and size and strength of its colonies. This policy aided greatly, in the beginning, the development of Massachusetts, commercially, but was a decided drawback later. The weakness of the mercantile system lay in the fact that while it encouraged the production and shipment of such articles as were needed in England, it was intended to deter the growing or making of anything that the homeland had in abundance. Further, a colony was restrained from sending things which it had to other than English ports, and pressure was brought to make the colony take what Great Britain and its merchants had to send

them. The colonial market was reserved to the British, and the new land squeezed to the limit for the benefit of the old. In its workings the mercantile system first built up Boston's commerce, and then in the attempt to restrain it, scattered it all over the world, and in the attempt at further constraint, so antagonized the town as to make it the leader in the revolt which tore the colonies in this country from their mother.

English Attempts at the Repression of Commerce—As early as 1660, England was beginning to put the screws on commerce. Orders were laid that exportations to America must be carried in English vessels; exportations from America were to be sent only to England; or if colonies traded with each other, a duty must be added to the value of the articles exchanged. Boston merchants simply ignored these requirements and turned to Southern Europe and the West Indies, and eventually to all the ports of the globe. The whole long list of restraints of free exchange of products between all countries are matters of history, the "Boston Tea Party" being one of the final gestures, an impatient rejection of the right of any Nation to say what the town must do. The Revolution, from one standpoint, was caused by a persistent interference by the shop-keepers of England with the shop-keepers of this country.

Smuggling Becomes an Institution—The continued interference with the mercantile affairs of merchants on this side of the water led to an interesting condition, whereby many of them became open smugglers, if smuggling can be said ever to be "open." From a modern standpoint, much of the wealth of the merchant families of Boston came from sources which would not now bear the closest inspection. But due allowance must be made for the times, the need, and the attitude of men of that day. As indicated, trading could not be carried on with other countries than England; it was forbidden by law. Either resort had to be made to smuggling, or the people could not send what they produced where it would bring the most, and what was wanted at home, could not be had, even though the citizens were able to pay for it. Smuggling became an institution, one perfectly honorable and just. It is said that in the last years of the seventeenth century, one-third of the trade in Boston was in direct violation of the law, but that some of the English merchants connived in the smuggling with as great an avidity as the colonials. Certainly the government authorities must have deliberately been blind to infractions of shipping laws, or their fractures could not have been so long continued. D. A. Wells, the historian, makes the statement that "the colonists were a nation of law breakers. Nine-tenths of the colonial merchants were smugglers. One-quarter of the whole number of the signers of the Declaration of Independence were bred in the contraband trade. John Hancock was the prince of contraband traders, and, with

John Adams as his counsel, was on trial in the Admiralty Court in Boston at the exact hour of the shedding of blood at Lexington, to answer for one-half a million dollars penalties alleged to have been incurred by him as a smuggler."

The Merchant Princes of the Eighteenth Century—The life of the pioneer merchant, to paraphrase Gilbert's verse, "was not a happy one." He must often build and sail his own ships, take the most round-about voyages for trade, smuggle his cargo out of English ports and into his own. The hand of the State was always against him, pirates lay in wait to seize his vessels, and the balance of trade was so consistently in favor of Great Britain, as to keep the colonies stripped of currency—paper promises and good faith had to be the basis of commercial transactions. It is not surprising that few rose to high estate as merchants in so speculative a business, one cumbered by so many risks. The wealthy trader of today might well be the poverty stricken debtor or felon of tomorrow. But win out, some did. Boston came to have many merchant princes, men of wealth and power whose homes became more and more expansive and furnished luxuriously. The stately square mansions with their spacious gardens of the pre-Revolutionary period had long since disappeared from Boston, but one may see their like along Brattle Street in Cambridge (Tory Row) or scattering, throughout the metropolitan district. Or one can visit the Museum of Fine Arts and see among its collections the furniture and plate imported by the older tradesmen on some prosperous voyage; and Copley has saved for us some glimpses of the gorgeous apparel with which their wives were decked. The royal governors were merchants; those associated with them engaged in trade. Sir Harry Frankland was an officer of the customs, and profited thereby, and it was commerce which brought distinction to the Hutchinson family. Winsor, in his "Memorial History," has given the autographs of more than forty Boston merchants of the middle of the eighteenth century, and it is remarkable how many of the names are still well known in Eastern Massachusetts. Some of these autographs are hard to decipher, but as nearly as may be, Winsor's list is as follows: Benjamin Greene, James Derkins, Charles Tilden, John Gooch, Joseph Quincy, Thomas Gunter, Ralph Inman, John Dennie, John Rowe, Benjamin Austin, Samuel Hewes, Thomas Hancock, George Holmes, Job Lewis, Thomas Hill, John Steel, Samuel Welles, Peter Cherdon, Joseph Russel, John and Jacob Wendell, John Avery, Thomas Greene, Thomas Oxnard, Joseph Lee, Edward Winslow, John Jones, John Boylston, Benjamin Faneuil, James Bowdoin, James Boutineau, William Bowdoin, John Spooner, Aeneas Markay, Jonathan Binney, Samuel Stirgis, Nicholas Boylston, Isaac Freeman, Henry Quincy.

Post-Revolution Merchandizing—The Revolution, although only the first great military event of the war, the Siege of Boston, occurred in the town, utterly wrecked its prosperity and eliminated many of its merchants. Many of these went racing to Halifax in the hegira of the Tories when the siege was lifted. Foreign trade was paralyzed, and prior to the outbreak, non-importation agreement and other boycotts of English goods, brought ruin to many of the tradesmen. There is a touch of the sublime in the way the merchants of that day entered into agreements neither to import or to sell certain articles, agreements which meant the loss of their fortunes. During the actual beleaguering of the town, commerce ceased entirely, and was but feebly resumed until after the end of the war. The treaty of Paris, in 1783, brought additional ruin to many of the merchants, for European ships rushed loads of merchandise to the States, soon flooding the markets. A number of the few remaining Boston tradesmen, in their anxiety to have a share in the pseudo-prosperity which succeeded peace, over-reached in their ventures and went down in the crash. The overloading of this country with cheap goods was one of the severest blows which the new Nation had to survive. It destroyed many budding industries, ruined trade, and by the almost complete depletion of the solid money in the country, all but disrupted the loosely bound Union of States. Meanwhile, although the ships of all Nations had free access to our ports, our ships were barred from those of the English possessions everywhere, even in the West Indies. Wholesale smuggling failed to avail, and the fortunes accumulated over years by many families were lost.

Upon the merchants of the Revolution fell the heaviest of the burdens of the war, for they were not only cut off from the ways of making money, but were the greatest of the contributors to the support of the conflict. It is but fitting that honor should be given to their memory, if only by the recording of their names. Again must we draw upon Winsor, for he is the only one who has taken the trouble to make a roster of the merchants of that day. In Volume III, pages 152-153, of his "Memorial History of Boston," he prints the autographs of the Boston merchants of the Revolutionary period as: "John Amory, Timothy Fitch, Alex. Hill, Joshua Stenshaw, John Scott, John Ervingjur, Samuel Hughes, Thomas Amory, Edward Payne, Richard Salter, Daniel Malcolm, Richard Cary, Samuel Eliot, Henry Lloyd, Joshua Winslow, Thomas Gray, J. Rowe, J. W. Green, Nicholas Boylston, John Hancock, Ebenezer Storer, Solomon Davy, John Barrett, Thomas Russell, Joseph Lee, W. Phillips, John Avery, William Fisher, Nathaniel Appleton, Jonathan Mason, Nathaniel Cary, William Bowes, William Coffin, Nathaniel Greene, J. Spooner, Joseph Sherburne, Isaac Winslow, Benjamin Hallowell, Jonathan Williams, Daniel Hubbard, Henderson Inches, Harrison Gray, Jr.

The Peak of Foreign Commerce—The French Revolution was followed by difficulties between that country and Great Britain, leading to a blockade of France, and a ruling by the latter country against trading with England. The United States was left the only great neutral Nation having cargo carriers, and the Boston merchant-man came into its own. The town was making an extraordinary recovery when there came a break in the flow of wealth. The foreign countries became jealous of the maritime power of the United States. Beginning in 1803, they began to interfere in every way possible with its continued development. England was, of course, the principal in the obstructive acts which tended to restrain our maritime trade, but other countries also took a hand. Our merchant ships were neither safe nor the rights of the men who manned them protected. President Jefferson, thinking that the foreign Nations were dependent upon our shipping for their supplies, retaliated by placing an embargo on our vessels engaged in foreign trade. But England and France proved to be able to get along very well without the aid of our ships, hundreds of which lay rotting at their wharves at this time. The War of 1812 gave a finishing touch to the foreign trade, and another setback to a return to commercial supremacy by Boston.

Peace was declared eventually and there was an immediate revival of trade. The period from 1820 to 1840 was the most prosperous one for Boston, and marked the rise of the clipper ship, the most notable contribution of New England to the merchantmen of the age of wooden ships. All the world was sought out by the Yankee vessels; the East Indian and the China trade called for faster craft. The demand was met by a new sort of ship, one characterized as "cod-headed and mackerel-tailed," which astonished the world by their speed. Great fortunes were amassed by Boston merchants engaged in shipping, wealth that was thereafter to be turned to the aid of manufacturing, railroads, and the development of the home country. Steam was introduced as a motive power, and metal came to be used in ship-building; these new vessels displaced the clipper ship, and control of the shipping trade was lost. The Civil War marked the end of the maritime fleets of the United States; since 1865 the American commerce has had to rely on foreign bottoms.

The Modern Type of Merchant—Boston was still decidedly commercial in its interests, but the term "merchant" came to take on a broader meaning. The city became the counting-house for New England, financing transportation, manufacturing and commerce. The wool trade, the textile markets, the shoe business and many others made their headquarters in the Hub. Merchandising was more definitely divided into wholesale and retail. The merchant was thereafter one who sold either in large quantities or small, and the same term came to be applied

to the "factor," the agent for a manufacturing concern or a commission salesman. He no longer came from the merchant marine, but from the country store. Instead of making voyages in a minor capacity as a training for commerce, boys became clerks, selling over crossroads store counters, and with their wits sharpened by bargaining with the shrewd New England farmer, they moved to the city and faced the even sharper competition of the larger field. As one looks back over the commercial history of Boston, one is impressed by the deviousness of the paths which it has trod. It started as a combined wholesale and retail proposition, and after moving along very crooked lines, seems to have circled back to the same idea in the present.

There still persist in the Boston merchant many of the older characteristics. He is as canny as ever, cautious and slow to change his mind or methods, level headed, but just as ready as ever to take a chance or to seize a new opportunity. The World War was just as upsetting to business in Boston as it was to other places, but the best of our merchants neither lost their heads in the boom period of the war nor were they dismayed by the depression which followed. Caution has prevented catastrophes, thrift and sanity have steadied the merchants, and one cannot but be impressed that the business men of Boston are just a bit more firmly established, just a bit more prosperous than those in the same lines in almost any city in the United States. As this is being written, the resources of Boston's business are being studied as never before, and such facts as are discovered, proclaimed fearlessly. It is the day of the small economies, and the merchant in Boston is practicing them. If any man can make two dividends grow where one grew before, it is he.

Boston's First Shopkeeper—John Cogan, or Coggan, was the first person to open a shop in Boston for the sale of merchandise, and he chose for the site of his store what was to be for many years the center of the mercantile and financial district of the town. This was the northeast corner of State and Washington streets, and it is of interest to note that Captain Robert Keayne, tailor and merchant, probably the richest man in the Boston of his day, occupied the opposite corner. State Street eventually became the banking street, and Washington the first shopping highway. The name of Captain Keayne is connected very intimately with Boston history in many ways. It will be recalled that he was the distinguished founder of the Ancient and Honorable Artillery Company which has an unbroken record extending over two hundred and ninety years. As a merchant he was not above taking large profits when he could, not being able, however, to escape a court fine and church discipline for making, in some cases, "above six-pence on the shilling profit" in the sale of foreign commodities. But there can be little doubt of his

public-spiritedness for was it not his initial bequest of £300 that started the building of a Town House in 1656? And while we are gossiping, mention might be made of the list of contributors to the construction of the Town House, the original of which is in the possession of the Bostonian Society. There were evidently an unusual number of merchants in the town at that time, a quarter century being sufficient for the commercial character of Boston to become manifest. A reproduction of one page of the list by the State Street Trust Company, shows twenty-two signatures. These included males and females, and the high officials of the Colony such as John Endicott, the Governor, and Richard Bellingham, Deputy Governor, but of the twenty-two, twelve are rated as merchants. Many of these are names which have clung to Massachusetts or were of those who became notable in later years. There was Edward Tyng, brother of William, both merchants, whose names are memorialized in that of a town in Middlesex County. Edward married the daughter of Francis Sears. Peter Oliver, William Paine, Henry Powning, Thomas Clark, Samuel Hutchinson, and the aforementioned John Cogan, are but a few of the shop-keepers who gave to the fund for a Town House.

John Cogan's Store—Of John Cogan's store of 1634, little is known except its location. It probably was little more than a trading post established with the expectation of barter with the Indians, rather than to sell to the villagers. If so, the character of the shop changed when it was realized that there were few Indians coming into Boston, and these too poverty stricken to be profitable customers. The needs of the first settlers were of a wide variety, and it is to be supposed that Mr. Cogan had a little crossroads place with his living quarters above the salesroom, his stock consisting of the strange jumble of goods like that of such emporiums in the frontiers of today. But Boston was a wealthy village; before many years, Cogan was catering to a particular and dressy clientele. There is a bill of lading, dated 1650, which shows that he had received by the "Eagle" of London, £15 worth of haberdashery and "Crooked Lane ware," together with ten dozen of shoes and woolen yarn and worsted valued at £5. Whatever the size of his shop or his stock in trade, Cogan became a man of consequence in the community and the owner of other stores and estates. He came to Dorchester from Devon in England (noted for its laces) and married Governor Winthrop's widow, who survived him but two years.

The First Trade Center in Massachusetts—Although John Cogan was the proprietor of the first store in Boston, his shop was not, as some authorities state, the first store in Massachusetts. Plymouth Colony had a shop, or trade post, it is thought, before there was a settler other than



BUSINESS DISTRICT, SHOWING STATE HOUSE AND PART OF BOSTON COMMON



Blackstone in Boston. The "Merchant Adventures' Association of London," which financed the "Mayflower" and "Speedwell" expeditions to this country, set up a store near the present Bourne on Cape Cod. Or, to put it more accurately, Governor Bradford, Miles Standish and four other leaders in the Plymouth Colony, formed an organization to underwrite the debt of the parent association, and a store was their first mercantile effort to help rid the colony of its debt. The articles of agreement of this new organization reads, in part, as follows: "The above said parties are to have and free enjoy the pinass, lately built, the boat at Manamet and the shallop called the Bass-boat, and all the implements to them belonging that is to the store of the said company with all the whole stock of furs, fells, beads, corn, wampumpeak, hatches, knives, etc., that is now in the store, or any due the same on account." What seems to have been the cellar and the wide doorstep of this early store was uncovered in 1926. The site was one readily accessible to the Indians and to the Dutch traders, who came in boats by the way of Long Island Sound, through Buzzards Bay and the Manamet and Scussett rivers. It was reasonably near Plymouth, and intended as a center of barter for Indian, Dutch and Pilgrim. Furs, wampum—the part of clam shells used by the aborigine as money—and corn were legal tender over the counter, and the post proved a paying venture, helping to settle the debts of the colony. There is a letter, the original of which is now in the Royal Library at The Hague, Holland, which describes the visit of Isaac de Rasiere, secretary of Governor Minuit of New York. After telling of his trip up Buzzards Bay, he wrote: "At a small river where those of the Patuxet (Indian name for Plymouth) have a house made of hewn oak planks, where they keep two men winter and summer in order to maintain the trade and possession. They have built a shallop in order to go and look after the trade in sewan (Dutch for wampum)." So much for the first store in Massachusetts. It was, after all, a trading post, whose transactions were partially of a wholesale nature. The Boston store of John Cogan was more of a retail shop, and certainly the first of the "Boston Stores" now to be found in almost every fair-sized city in the United States, so named, no doubt, out of respect for the reputation established by the retail shops of the New England metropolis.

The compact Retail District of the City—The shopping district of Boston has, until recent years, been confined to a very small area, having a compactness which works very much to its advantage. The heart of the retail trade is made up of few streets; nearly all the larger department stores are within walking distance of each other. There has always been this clustering of trade places, the shopping district never drifting

far from the spot where Cogan opened his shop. Philadelphia has still a fairly compact retail section, Chicago has hers scattered over miles of streets, and in New York the shopping district has been shifting to the north year by year, until now its greatest stores are separated from each other by sixty blocks. Except for the extensions out Boylston and another street or two, the retail district of Boston lies within a radius of a single mile. When one recalls that this is the shopping center of the metropolitan district, with its nearly two millions of people, one can realize how great is the advantage of such compactness to both buyers and sellers.

How the Mercantile Interest Came to be Concentrated—The concentration of trade within a small area was due to accident rather than to design, fortuitous conditions deciding it rather than plan. There were but a few hundred acres to the whole of Boston when it was settled. A great part of this was hilly, the Trimount covering a large area; the North End was cut off by a small stream and considered rather undesirable for home plots; the southeastern part was given over to a fortification; there being nothing but swamp and water where the great Back Bay and present South End sections are. This left only the shores of the eastern bay (Home Cove), where the colonists wanted to build, with a result that almost from the beginning rules had to be made to keep enough land in the clear to provide the lanes needed to get about. In 1650, to quote from the much quoted "Wonder-working Providence:" "The chief Edifice of this City-like town is crowded on the Sea-bankes and wharfed out with great industry and cost, the buildings beautifull and large; some fairely set forth with Brick, Tile, Stone, and Slate, and orderly placed with comely streets." It is well to balance over against this description, one given by the Royal Commissioners of fifteen years later, who said that: "Their houses are generally wooden, their streets crooked, with little decency and no uniformity." Whichever description one takes, the fact remains that the densest populated part of Boston was crowded around the "landing place" for boats (Dock Square) and that it was many years before there were highways other than Washington and Hanover streets and the few others connected with them.

Washington Street the "Main Street" of the Town—It was Washington Street, then broken into several parts and known by other names, which became the "Main Street" of the town, the seat of the principal public buildings, the shops, and the homes of the leading men. Few old streets of New England can boast of a more interesting or more notable history. State Street was the only one which rivaled it in importance, but for half a century was a place rather than a street. Tremont was but a straggling cartroad; Boylston, known as Frog Lane; and Beacon was the "way to the Almshouse." Close to the wharves as they were built,

occupying the longest stretch of level ground between Trimount and the shore, Washington Street, as the years gathered its links together, kept growing until now one may motor into Rhode Island over this thoroughfare. But in the first century and nearly a half more, it extended from a little way beyond State only to Frog Lane, or in modern nomenclature, Boylston Street.

A rough cart-road extended from Frog Lane on "towards Roxburie," but even when this became a traveled way, very few houses were built along it, and for two centuries there were few stores. The first link of this famous street comprised the curve between Adams Square and School Street; the second led from School to Summer Street, then known as Mill Lane; the third stretched out to Frog Lane, or Boylston Street. About 1664, the road—for it was little more than that—was laid out to the present Dover Street, which was the end of the town in that direction. The names by which the thoroughfare was variously designated were: "The Highwaye to Roxbury," "The High Street," "The Broad Way," "The Great Road Leading to Roxbury." It was not until 1708, that official names were given to streets. In the list of the formal titles chosen at that time, the various links of Washington were called Corn Hill, Marlboro, Newbery and Orange Streets; these covering the distance from "y^e Old Fortification on y^e neck" (just beyond Dover Street) to Mr. Clark the Pewterer's Shop (presumably Dock Square). These names held until 1788, when the selectmen began to realize that some of the Provincial names were unfitting to a town of the Republic. King was changed to State Street, Queen to Court, and so on; Washington was dedicated to the President, but was applied only to the road which extended from "Orange Street at the Fortification" to the bounds of the town at Roxbury Lane. In 1824, when the city of Boston was celebrating its second birthday, the term Washington was given to all of the several links, and ultimately Washington Street became a cross-State thoroughfare extending beyond Providence in Rhode Island.

Washington Street Becomes Commercial—The street, as has been suggested, began as the residential section of Boston, and, as the settlement grew and became prosperous, both sides of it were bordered with the homes of the best and wealthiest. Churches were erected; where the "old Corner Bookstore" building later was erected, dwelt Anne Hutchinson, of the keen wit and unorthodox theology; the Town and Province Houses were both on Washington; and the "House of Sam^l Sewell, Esq., Judge Sewell of the witchcraft court and the choicest of Boston's diarists, —was on the site of the Jordan Marsh Company's store." It was, indeed, the "Main Street" of Boston, and the *crème de la crème* of colonial society thronged its way, "walking in the middle of the street, where the pavement was the smoothest."

There was a fly in the ointment, however, for trade had gradually come to share with the fine estates this convenient and thickly settled highway. State Street early became the commercial center, where the importer and the wholesaler and the financier had his place of business, or such meeting places as the Merchant's Exchange. But it was not long before the shop-keepers spread out over Washington, each with his shop under the rooms in which he lived. Cogan was located on the corner of State and Washington streets, as we have seen, and the "butcher, the baker and the candle-stick maker" were cheek to jowl with the mansion of the high official, and taverns were numerous. The aristocratic Londoner of the Provincial period must have suffered great discomfort as he sat upon his stately balcony and looked down on the doorstep of some little shop where the keeper haggled with his customers. The strange mixture of Colonial houses, taverns and shops persisted, in the central section of the Street until well on into the last century, before trade conquered and Washington became in fact the street of the retailers.

The book-sellers seem to have been the first to dominate a given section, and this was naturally about the Town House; and, if literature can be said to have a geographical center, for many years it was located near the corner of Washington and State. But other trades and shops came and went without rhyme or reason. The first Boston directories—1789 and 1796—listed here merchants, general shopkeepers, tailors, leather breeches makers, apothecaries, booksellers and stationers, bookbinders, leather dresses, brass founders, saddlers, pewterers, crockery ware dealers, hardware dealers, goldsmiths and jewelers, watch makers, upholsterers and lace manufacturers, mantuamakers, milliners, hair dressers, brush manufacturers, paper stainers, painters and glaziers, masons, housewrights, blacksmiths, cordwainers, grocers, bakers, wine stores, physicians, dentists, brokers and school mistresses. Among the merchants are found such well known names as John and Thomas Amory, Samuel and Stephen Salisbury, Benjamin Vincent, Amasa Penneman and Abiel Winship. Among the booksellers: John Boyle, Joseph Nancrede, William Spotswood and David West. After the Revolution, and even before, Hanover Street changed from a little lane into one of the broadest of the town's thoroughfares, the sides of which were closely built up. This, too, started as a residential street, but was altogether too near the wharves not to be seized upon by business. Meanwhile State Street had become a business district, and had been greatly lengthened by its extension to the end of the "Long Wharf." A brochure issued by the State Street Trust Company mentions among the names of the Boston merchants as taken from a directory of 1801, whose places of business were on that street: Thomas C. Armory; Uriah Cutting, who built Broad, India and New Cornhill streets from 1808 to 1817; Benjamin W. Foster,

founder of the McLean Hospital; Caleb Stimpson; Arnold Welles, commander of the Cadets; Thomas Williams; James Abelard; Peter C. Brooks; Humphrey and Thomas Clark; William Endicott, tailor; Joseph Foster; Moses M. Hayes, Grand Master of the Ancient Free and Accepted Masons, 1788-92; the Loring; Francis C. Lowell, for whom the city of Lowell was named; and Robert G. Shaw, the philanthropist. No doubt many familiar names might be found in this directory, for some of the business enterprises date from farther back than 1801.

Boston Becomes a Wholesale Center—The Revolution gave a tremendous setback to Boston in every way, and it was not until a year or two before a city government was established that it expanded again greatly along commercial and mercantile lines. By 1830, the golden age in business seemed to have arrived. Many of the great mercantile houses date from this period. It was the heyday of shipping, the whole world being made to contribute to the needs and desires of the people. No part of the globe was unvisited by Boston's clipper ships. Ways and means of getting about were increasing. There were stage lines to many parts of New England and the southern towns and cities. Turnpikes were being constructed, a very great improvement over the publicly financed roads. A canal led to Lowell, and that city, the first of the textile cities of New England, had not only been started, but was turning out textiles by the thousands of yards. Boston was the center in which these goods were sold, and the dry goods trade became the leading market industry of the city. Woolens and wool, in which Boston was to be the country's largest factor, were coming to the fore; and leather and shoes were coming to be a factory rather than a small shop business. The railroads had still to be constructed, but talk of them was in the air, and Boston knew how she would profit by these feeders to her commercial growth. Before the crash of country-wide failure in 1837 hit the prosperity of the Hub a resounding blow, the mercantile interests of the city had expanded to a size all out of proportion to the population. Fortunately, the merchant builds to accommodate the growth of his trade, and the permanency of these structures make for a permanency of business not easily upset by financial collapses. Merchandizing was retarded but not stopped, and by 1840 was well on its way again.

Trade Districts Established—An interesting feature of the trade and commerce of Boston has been the tendency of its leaders to concentrate their business houses in localities given over to their particular interests. State Street was, and to an extent is, an example of this tendency. Include a few side and crossing streets, and one has the boundaries of the financial district of early Boston, and with but little enlargement, of the city today. At one time "all the banks and brokers' offices in the town were

on State Street," and even as late as 1837, "twenty-two of the thirty-five banks stood upon the street." Mention has been made of the booksellers who also centered at a very early day about the old Town House, and the importers not far from Long Wharf. Of the more recent trade centers, that of the dry goods dealers was the more notable, and, for a time, the most compact. Boston was the chief dry goods market in America from 1830 to 1850. As factories multiplied, and the commission houses selling textiles multiplied, great warehouses had to be erected which were features of the business landscape until the great fire of 1872 wiped them out. In the beginning, however, when the wholesale and retail merchants of dry goods still kept together, the center of this trade was on Hanover Street, then one of the finest, broadest arteries of traffic and nearer to the heart of the residential section than the streets which later saw the concentration of the business. Men like James M. Beebe, Lyman Nichols, Eden D. Jordan, founder of the Jordan-Marsh Company, started their careers on Hanover Street.

Shifting Centers of Trade—Edwin Bacon, in his "Book of Boston," written in 1915, traces the shifting centers of trade from 1830. In one of his paragraphs he writes:

Gradually the trade (dry goods) reached into Tremont Row, into the lower part of Washington Street then ending at Dock Square, into Court Street, and between Court Street and School Street. Among the wholesale merchants established in these quarters are mentioned the Lawrences, the Appletons, the Tappans, and Gardner Brewer. A little later, the wholesalers and retailers separated. The former established themselves round about State and Kilby streets, then by degrees about Doane and Central streets, Liberty Square, and Water Street. At that period, or between the later 'thirties and 'fifties, Boston was the chief dry-goods market in the country, due to the developing New England domestic manufactures. Next the centre moved to the region about Milk Street; next to Pearl Street; then Federal, Devonshire, Franklin streets, Winthrop Square, where the fire of 1872 found and overwhelmed it. During these shiftings of the wholesale trade, the retail trade began to reach southward. The pioneer in this direction was George W. Warren, with his "palatial" store on Washington Street near Summer. To this store later Jordan, Marsh & Company succeeded. Fifty years ago Jordan, Marsh & Company occupied the store on the ground floor of the building between Central Court, opening next above Summer Street,—once a choice residential place, later a little theatre and favorite chop house ("Billy" Park's) quarter, long since built over,—and Avon Place; and above the store, reached by a handsome broad flight of stairs from the street, was Chickering Hall. Following George W. Warren came Hill, Lincoln & Geer, with their dry goods establishment at the corner of Washington and West streets. Then C. F. Hovey, founder of C. F. Hovey & Company, establishing himself on Winter Street, and originating the "One Price System," a new departure in dry goods retailing. The ready made clothing trade, which originated in the old sailors' outfitting establishments, and beginning at the North End, after it rose to the standard of respectability, and attained the dignity of a branch of the wholesale jobbing dry goods trade, remained centered at the North End till about the 'fifties and 'sixties, when it worked southward

toward the then retail dry goods centre. The hardware trade, in the 'thirties next in importance to the dry goods business, for a long time centered about Dock Square, Union Street, and Merchants Row. The flour and grain trade centre was from the beginning on the water front, with the old Corn Exchange at the head of Commercial Street. The great Boston wool trade, to become the largest of any American city, was early distinctively centered on Federal and Pearl streets. Later it took in High Street; and finally concentrated as now on the extension of Summer Street beyond Atlantic Avenue. The shoe and leather business, which began to assume large proportions in the 'thirties, and was early to become the greatest industry of New England with Boston as its market centre, was earliest concentrated near the water front on Broad, North and South Market, and Chatham streets. Shortly it moved upon Blackstone Street. Next it occupied Pearl Street, driving out the dry goods trade. Then High Street was invaded. After the Fire of 1872, wiping out the district, it centered about old Church Green, Lincoln, and South streets. The fish trade, foremost of Boston industries from Colony days, originally centered, in connection with the salt trade, on T and Long Wharves and Commercial Street. At T Wharf on Atlantic Avenue, it remained till the completion of the grand new Fish Pier, adjoining the grander Commonwealth Pier, on South Boston side in 1914. Then it reluctantly moved to the new site. But in 1915 many of the merchants returned to the old stand and revived it.

The Retail Section in 1927—The retail district in 1927, while still relatively compact, is no longer the close-knitted section of earlier days. Most of the large department stores still center on or near Washington Street, and the area which was destroyed in 1872, with the addition of Tremont Street, retains its preëminent position as the shopping district. A line starting at Court Street, extending down Tremont Street to Boylston, and thence down this street to Washington, and then back up through this famous thoroughfare to Court again, encloses one of the most compact retail store areas to be found in any city of its size. To this must be added Boylston, which is solidly commercial almost to Massachusetts Avenue; and the side streets extending from Washington Street in the general direction of the South Station are given over to trade, a good deal of which is wholesale, with the exception of Franklin, Summer, Avon and Bedford streets, which are important parts of the retail district. Huntington and Columbus avenues are losing their residential character more and more, and Massachusetts Avenue has many stores. At Park Square and Arlington Street, with the Statler Hotel and its stores opened in 1927, and the Paine Furniture Company with its splendid building facing on a whole block, is what is apparently the beginning of a new shopping section. Nor must Park Street and the nearby part of Beacon be overlooked, with their bookstores so typical a part of the intellectual Boston

The Modern Washington Street—Washington still remains at the head of the commercial streets. The South Station, the motor car, and the subway daily pour into this narrow center the crowds which make

this the most bustling, interesting business street of them all. One who forces his way through the milling mob at the corner of Summer and Washington streets on almost any day of the week, never forgets the experience. There are but few great stores of modern exterior architecture, for the buildings are mostly those erected before the present century. Then other interests compete for space on the street; one finds theatres, hotels, cinemas and even a church. It would seem that the limit of expansion had been reached unless radical measures are taken in the matter of rebuilding to greater heights and in the almost impossible task of widening the thoroughfare. Tremont and Boylston streets are lined with more modern structures, and some of the finest retail establishments of the city are located upon them. Sidewalk conditions are very different from those of Washington Street, for here they are wide, and the stores occupy but one side of the way, the historic Common forming the other. There is something very charming and unique about shopping where the store-fronts face upon broad acres of grass and trees. The weary shopper has but to take a step or two and she can pass from the hurly burly of trade to shady sidewalks, tree-bowered resting places, and the peace and beauty of nature.

"The Great Fire of 1872"—No chapter on the mercantile interests of Boston could fail to give an account of the "Great Fire of 1872" and point out how it affected the trade affairs of the city. Business had risen on a flood tide to unusual heights by 1872. There had been a quick recovery from the depression attendant upon the Civil War. There had been a revival of the trans-oceanic shipping. Cotton was coming from the South in quantity; wool was pouring in; and the textile industries had taken a new hold on life. The railroads had improved their terminals; the Union Freight Railway, which united, in 1872, the trackage of all the chief railroads terminating in Boston, being of great assistance. Through transportation to the West had been secured. It was a period of National expansion, and the Hub was securing its full share of the new business; money was easy and being spent freely. The secretary of the Board of Trade had written, on the ninth of November, that 1872 "would be judged after its close as the most prosperous year that Boston had ever known." And that evening came the most disastrous fire that ever visited Boston, one that wiped out the greater part of her mercantile district (November 9-10, 1872). It burned over sixty-five acres of the most congested and valuable business property, one which included the leading establishments, with their warehouses, of those engaged in the wholesale and retail dry goods, leather, boot and shoes, paper and hardware trade. Nearly one thousand (960) firms were burned out; seven hundred and seventy buildings were destroyed; the total loss being estimated

at \$75,000,000. Happening so soon after the Chicago fire, which covered twenty-six hundred acres, and Boston's ability to take care of her own losses, the fire of 1872 failed to make the National impression that the Chicago conflagration did. But to Boston and its business, the fire was a staggering blow, but one from which, with her peculiar efficiency, she quickly recovered, so that after two or three years the only noticeable effects of the fire were the new sort of buildings which occupied the area, and the greater width of a few of the streets. Fortunately, few lives were lost, fourteen, and there were but a small number of dwellings in the burned section.

Where the Fire Started—How the fire started and why it spread with such rapidity has never been explained. It was a quiet evening with little wind—the fire burned against the wind rather than with it. About seven o'clock flames were seen issuing from one of the newest of the brick buildings on the corner of Summer and Kingston streets. The lower floor was occupied by the dry-goods firm of Tebbets, Baldwin, and Davis; the upper by a manufacturing concern making hoop skirts and bustles. An alarm was turned in, and there was no great delay in getting fire apparatus upon the scene, but it was too late. The building had become a torch and was spreading flames all through the congested district. The progress of the fire was slow up Summer Street, faster as it went into Winthrop Square, and fastest of all as it struck northward into the thickest of the business district. Fire engines and hose carts came hurrying in from all over the city and from the neighboring towns, even as far as from New Hampshire, before safety was assured, but to little avail. Some recall that the horses of the city were suffering from an epidemic of sickness, and that this somehow delayed the arrival of fire fighting machines, but most of the apparatus of the day could be hauled as speedily by hand, and was, and there was a full enough supply of horses, and an extra number of firemen when the alarms were given. Once the fire was under full blast, and the fire engines had arrived in sufficient number to make some impression on the blaze, the water supply proved inadequate. At that time Summer Street had one six-inch main to carry its water, where today there are three services, a twelve-inch low service main, a twelve-inch high pressure main, and a sixteen high pressure fire service main.

The "Great Fire" described—The best short description of the Boston Fire of 1872 is that so often quoted, the one by Edward Stanwood in the "Memorial History of Boston," and which will bear quoting once more. He says, in part:

It is to be questioned if any person who saw the first brilliant flames felt any apprehension of a dangerous extension of the fire. The appreciation of danger came gradually, but it came irresistibly. The flames passed up and down the street (Sum-

mer). The building on the opposite corner of Kingston caught. Summer Street was crossed at about the same time, and the whole district was doomed. Alarm had followed alarm in quick succession, and had brought to the scene not only the entire fire department of the city, but a vast throng of citizens. As soon as the extremely dangerous character of the fire was recognized, despatches were sent to all the suburban towns and cities, imploring the help of their engines and firemen; but by the time they had arrived, not only was the fire beyond the control of any force of firemen which could be employed, but there was a scarcity of water, without which all effort must be ineffectual. This district, formerly covered with residences, had been newly appropriated for business purposes, and the water pipes had not been enlarged since the change was made. They were too small to carry the enormous quantities of water required; and they were fitted with hydrants of an old-fashioned pattern and ill adapted to the purpose. The flames spread in all directions. They advanced steadily up Summer Street, on both sides, towards Washington Street; they moved southward towards the Albany station; eastward towards the water; and northward into the very business heart of the city,—and in the latter direction most rapidly of all. It was an enlarging circle of fire. To attack it methodically seemed to be, and probably at that stage of its progress, was out of the question. Scarcely an attempt was made to stop its movement towards the wharves. Resistance was more effectual on the south side, where the buildings were not high, and by midnight it was practically checked in that direction; but by that hour the fire was close upon Washington Street. A most gallant and determined effort was made to hold the line of that street, and though it required such energy and fortitude as have rarely been demanded of firemen, it was successful.

The path of the fire was now fan-shaped. It extended in breadth the whole length of Summer Street, and advanced northward with inconceivable fury along the whole line from the harbor front to Washington Street. The streets were narrow and the buildings high. There was no point where a stand could be made. An engine stationed anywhere near the fire could not be got in working order before it became necessary either to remove it with all haste or to abandon it. Those who saw that terrible sight will never forget it, and the sounds were almost as fearful as the sight. The night sky was grandly illuminated, and a wild shower of burning brands and cinders was passing over the district which was shortly to be devastated. The crash of falling walls became an almost continuous roar. The streets were filled, as they were rarely filled at midday, with men and teams carrying away all portable goods to a place of safety. Perhaps there was no single point where the amazing power of the fire was so well observed as from the empty space where Fort Hill had been. The hill had been cut away but not built upon. Between it and the flames was Pearl Street, solidly built with handsome granite stores, where the shoe trade of the city had its headquarters. It happened that the fire attacked the whole street at once. Hardly five minutes elapsed after the appearance, to those watching from the Fort Hill space, of the first spark in one of the stores, before the whole block was a mass of roaring fire. The great warehouses were converted into so many furnaces, and the heat and light were so intense that at a distance of several hundred feet it was painful to face the fire many minutes at once. In almost as little time as it requires to read the account, the walls grew red hot, the floor timbers began to fall against the walls, and the great structures tottered and fell like a house of cards, but with a thundering crash.

The fire raged until Sunday afternoon. The firemen, having succeeded in holding the line of Washington Street, undertook to gain on the enemy by narrowing its path at Milk Street. The Old South Church and the new post office were used as barriers,

and success was achieved. Point after point was gained by the weary but plucky men, thanks to the division of the fire by the vacant Fort Hill district, and at last it only remained to save single buildings from destruction, leaving those which had taken fire to burn. When this had been done, there was an opportunity to look around and see the extent of the desolation.

The city was in a deplorable condition. The wild excitement of that terrible night and day had unstrung the nerves of the strongest. Thousands upon thousands of people had seen their property consumed, or had been thrown out of employment, for how long nobody could guess. All the open spaces in the city, and even many in suburban homes, together with hundreds of private homes, were filled with merchandise hastily removed and in the utmost confusion. The lawless had taken full advantage of their opportunity, and many men not habitual criminals had been tempted too strongly by the chance to pilfer. The whole community was on the verge of panic. No time was lost in taking measures to reinforce the police, who were not numerous enough for the emergency. A whole brigade of militia was called out for active duty. A cordon of guards was stationed completely around the burnt district, and companies were located in various parts of the city, provided with arms and ammunition, to be ready for marching at a moment's notice. The Old South was again devoted to military purposes, and became a barrack for militia. Guards patrolled the streets at night. In short, until the danger of disorder had subsided, the city was under military rule. Happily the precaution was sufficient to prevent a breach of the peace.

The boundaries of the district burned over were,—beginning at the foot of Summer Street, taking both sides of that street,—Summer, Washington, Milk to the rear of the new post office and around it, Devonshire, Water (both sides), Congress, Lindall, and Oliver, to the water front. One could stand at the corner of Washington and Franklin streets, and see the masts of the shipping in the harbor. Seven hundred and seventy-six buildings, of which all but sixty-seven were of brick or stone, were consumed. Fourteen lives were lost, seven being firemen. Comparatively a small number of dwelling houses were destroyed. The poor suffered rather from the loss of employment than from being homeless. Measures of relief were organized at once, but the assistance which was freely given and generously tendered by the people of other cities was declined. The sum of \$341,913.68 was collected, but it was not all needed, and about \$20,000 were returned to the donors.

The work of rebuilding began almost immediately, and was prosecuted energetically. The earliest structures were solid, but plain architecturally. That was, nevertheless, not to be the general fashion. An increasing tendency to picturesqueness of style and higher ornamentation was observed; and in the course of two years the whole district had been rebuilt in all respects better than before the fire. Advantage was taken, meanwhile, of the opportunity to improve the avenues. Numerous changes were made. Summer Street was widened, and so were Washington, Hawley, Milk, Devonshire, Oliver, and others. Post Office Square was laid out. Pearl, Franklin, and other streets were extended. The expenses of these changes was very great, but it was wisely incurred. The gain in convenience, in appearance, and in security was worth all the money expended.

Indirect Results of the Destruction—The fire did not scatter the mercantile establishments all over the city, as might be expected; fire never has done that in Boston. In 1825 fire destroyed fifty stores, involving a loss of one million dollars on Kilby and Central streets, and yet brought

about very little change in the character of the business formerly carried on there. In 1793, the square from Pearl Street to the water was destroyed, but more stores were built on the area than before, and the same is true of the fires of 1760, of 1787, and of 1711, which burned the Town House, the old meeting house of the First Church and a hundred buildings. All became business quarters of greater importance after each conflagration; fire to Boston meaning more of a destruction preceding a greater building up, the sweeping away of confining walls that more room may be had. The losses of the fire of 1872 were great, but were made up, in a measure, by the increased value of the land, and by a greater and more profitable business carried on more economically in larger, better buildings. It is remarkable how many of the present structures in the burnt district have stones bearing the date of 1873. The widened streets have proven advantageous, but the section has become congested again. Restrictions in the building laws are bringing about a better class of construction, and the improvement of the water supply, together with vastly improved fire department and fire-fighting equipment, assure that another disaster as that of fifty-five years ago will never be repeated, unless it be the result of a combination of unforeseen circumstances.

The Greater Boston Retail District—As has been indicated, Boston still has a remarkably compact retail district, and one which does a business all out of proportion to its size or the population of the city. The real Boston extends for miles outside of the limits of the metropolis, this larger Boston being made up of what is known as the metropolitan district, a region covering more than four hundred square miles, with forty towns and cities, and a population approaching two millions. And this is all inherently a part of Boston, and not a section of scattered municipalities whose interests are disconnected with that of the center. Many of the public utilities of the district now function as coöperative affairs. Industries have their plants in one part of the district and their offices and stores in Boston proper. The whole section is populated by many whose business is carried on in the city. The chance stranger traveling about the metropolitan district is at a loss to know when he is in the hub of it or has passed into one of the neighboring towns. He is at even a greater loss to understand why this, one of the most densely populated sections in the United States, should be functioning under forty separate governments. Only in greater New York City can one find anything to compare with it for density of population and natural community of interests.

Some Statistics of the Modern Mercantile Interests—There are probably 20,000 retail stores in the metropolitan district, some of which are

large and do a great business. There are more than 5,000 manufacturing establishments in the region, with an annual wage total of one quarter of a billion dollars. Of these plants, Boston proper has a fair number, the city having but a small area as compared with the district. Of the stores it has more than its share, and these are of the most variety and greatest size in New England, for the city is the shopping center for three times the number of citizens who live in it. Thus it comes about that the metropolis has thirteen department stores, one at least of which employs 5,000 people, and whose sales annually exceed \$80,000,000. Nor is this the only one, for another exceeds this amount and several others approach it. The total annual sales of the department and specialty stores of Boston are estimated to exceed \$300,000,000. It is said that the annual business of the department stores have doubled every ten years for several decades. Every day there pours into the down-town section of the municipality almost as many people as are credited to the city by the census figures of 1920. It is not in any way suprising that the retail business of Boston has assumed such enormous proportions.

The department stores are, after all, not all there is to the mercantile interests of the city, for there are a multitude of specialty shops, chain stores, departmentalized-grocery stores, besides the local retail shops found in all parts of the municipality. Close about the department stores are clustered the specialty shops, models of their kind, the sort which have sent the "Boston Store" to towns and cities all over the United States. There could be no more striking testimonial to the high character of these specialty stores than the fact that so many places have thought it good business to label their shops with this name. Many of these stores have an unbroken history covering a century. There is tradition behind them, and they often cater to customers of the second and third generations.

Progressiveness of the Merchants of Today—The longevity of many Boston business houses is no sign of a lack of progressiveness. Owing to conditions and habits, store exteriors are often of an ancient type, but within all is modern and novel. There is little attempt at showiness, but many of them are patterns of convenience, attractiveness and efficiency. The Boston merchant will spend thousands on better methods of conducting his business, but nothing for the merely ornamental. Few know better than he how to transact the largest amount of trade on the least floor space, and at the lowest expense. The same progressiveness shows itself in other ways. "They are distinguished for their coöperative attitude in the support of National associations. The head of one department store was largely instrumental in organizing the Retail Research Association, which makes extensive studies of department store problems

for the whole country. A powerful Nation-wide association of specialty stores sprang from the efforts of a local merchant. The Mercantile Health Association embodies the coöperative effort of retail business men to solve the sanitary and hygienic problems of the trade." It is not generally realized that Boston merchants originated many of the merchandizing ideas which are used all over the world. Here was started the basement counter now known everywhere; the systematic development of comparison departments; the all-day coöperative radio broadcast of news of interest to shoppers. Boston was the first city to recognize the need of systematic training of sales-people, and founded a school to this end. The city's public schools took the lead in providing courses in retail salesmanship.

It is not the intention of this chapter to provide a shopper's guide to the retail district of the metropolis, but there follows a list of the more important merchants and firms doing business on the principal streets of the district, with the character of the store and its location on the street. The data from which it was made comes from a pamphlet issued in 1927 by the Retail Trade Board, of the Chamber of Commerce, itself an organization of nearly a hundred stores engaged in retailing:

Arlington Street—	No.	Canal Street—	No.
Paine Furniture Co., Furniture....	81	Wm. Leavens & Co., Inc., Furniture	32
Atlantic Avenue—		Chauncey Street—	
Mitchell Woodbury Co., China and Glassware	560	Lehrburger & Asher, Inc., Furriers	60
Boylston Street—		Matthew F. Sheehan Co., Catholic Church Goods	22
Louis F. Bachrach, Inc., Photographs	647	Devonshire Street—	
Carbone, Inc., Florist.....	342	Chandler & Farquhar Co., Hardware	260
Edison Electric Illuminating Co., Electrical Supplies	39	Franklin Street—	
Hill & Bush Co., Specialty.....	372	Dennison Mfg. Co., Stationers....	26
L. P. Hollander Co., Department..	202	Jones, McDuffee & Stratton, Corp., China and Glassware.....	33
Charles W. Homeyer & Co., Music and Musical Instruments.....	458	Thorp & Martin Co., Stationers...	66
Lamson & Hubbard Corp., Furriers	330	Hamilton Place—	
Chas. R. Lynde, China and Glassware	424	Hewins & Hollis, Men's Clothiers and Furnishers	4
Manahan, Inc., Specialty.....	280	Harrison Avenue—	
Nickerson's, Inc., Specialty.....	98	Credit Reporting Co., Credit Service	116
Otto J. Piehler, Inc., Furriers....	407	Hawley Street—	
Pinkham & Smith Co., Opticians.292-294		Cotton & Gould, Books and Stationery	26
M. Steinert & Sons Co., Pianos...	162	State Street—	
Yamanaka & Co., Specialty.....	456	Hodgson Kennard & Co., Inc., Jewelers	23
Bromfield Street—		Summer and Winter Streets—	
Wm. A. Butterfield, Books and Lending Library	59	Conrad & Co., Specialty...23 Winter St.	
Joseph L. Clapp, Hatter and Furrier	32	C. F. Hovey Co., Department.....	33 Summer St.
The Old Corner Bookstore, Books.	50		
Dr. Reed Cushion Shoe Co., Shoes.	54		
Robey-French Co., Photo Supplies	38		
L. Rosoff, Delicatessen.....	13½		

	No.		No.
Geo. H. Lloyd-Mansfield Co., Op- ticians	47	Winter St.	
Thomas Long Co., Jewelers.....			
.....	42	Summer St.	
Palmer's Corset Store, Specialty..			
.....	52	Winter St.	
The Shepard Stores, Department..			
.....	30	Winter St.	
Smith Patterson Co., Jewelers....			
.....	52	Summer St.	
A. Stowell & Co., Inc., Jewelers...			
.....	24	Winter St.	
F. Vorenberg Co., Importers.....			
.....	15	Winter St.	
W. W. Winship, Leather Goods...			
.....	71	Summer St.	
Temple Place—			
Beattie & McGuire, Specialty.....	29		
The Cora Chandler Shop, Corsets and Apparel	50		
D. R. Emerson Co., Specialty.....	31-35		
Jays, Inc., Specialty.....	11		
Jones, Peterson & Newhall Co., Shoes	51		
Thayer, McNeil Co., Shoes.....	47		
Thresher Bros., Specialty.....	19		
G. M. Wethern Co., Millinery.....	21		
T. D. Whitney & Co., Specialty...	39		
Tremont Street—			
Butler's, Department	90		
Chandler & Co., Department.....	151		
Peter L. Flynn Co., Specialty.....	164		
Houghton & Dutton Co., Depart- ment	55		
Houghton-Gorney Flower Shop....			
.....		Park St. Church	
Jackson & Co., Furriers.....	161		
MacDonnell's, Inc., Specialty.....	86		
Mark Cross Co., Leather Goods...	145		
F. P. O'Connor Co., Specialty....	157		
S. S. Pierce Co., Grocers.....	69		
Shreve, Crump & Low Co., Jewelers	147		
E. T. Slattery Co., Specialty....	154-158		
R. H. Stearns Co., Department....	140		
Henry H. Tuttle Co., Shoes.....	159		
Winchester Co., Sports Clothes...	148		
Washington Street—			
J. Andrews Co., Shoes....	At Temple Pl.		
Bigelow, Kennard & Co., Jewelers.	511		
P. F. Bonney's Sons, Specialty....	459		
Wm. Filene's Sons Co., Specialty.	426		
The E. B. Horn Co., Jewelers.....	429		
Gilchrist Co., Department.....	417		
Geo. L. Griffin & Co., Inc., Furriers and Hatters	370		
Jordan Marsh Co., Department....	450		
Joyce Bros. & Co., Retail Clothing.	782		
Leopold Morse Co., Men's Clothiers and Furnishers	137		
C. E. Osgood Co., Furniture.....	744		
John H. Pray & Sons Co., Carpets, Rugs, Draperies	646		
J. S. Round & Co., Jewelers.....	734		
Scott & Co., Ltd., Men's Clothiers and Furnishers	340		
N. Sallinger, Inc., Clothing.....	501		
Summerfield Co., Furniture.....	729		
Talbot Co., Clothing.....	403		
Touraine Glove Co., Gloves, Ho- siery	453		
R. H. White Co., Department....	518		
Willson's Shoe Shop.....	388		
Bernard M. Wolf, Inc., Clothing..	339		
Wright & Ditson, Sporting Goods.	344		
West Street—			
T. E. Moseley Co., Shoes.....	39		

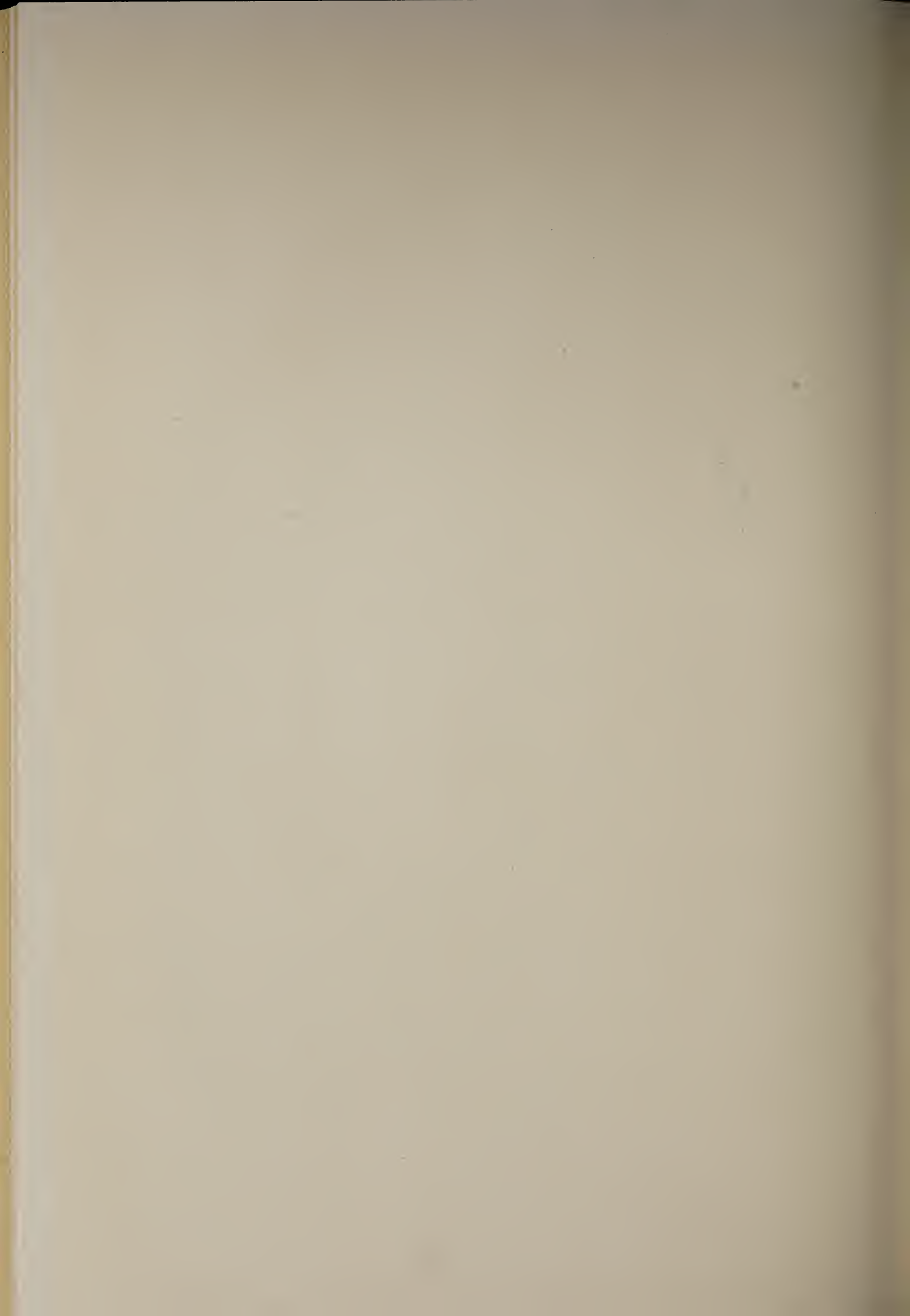
Organizations in Business and Industry—The following is a list, based on the Boston Directory of 1926, of the business, industrial and professional organizations with headquarters in the city:

- Adjustment Bureau of the Boston Credit Men's Association, 136 Federal, room 603, Charles Fletcher, president; H. A. Whiting, secretary and treasurer.
- Advertising Club of Boston, formerly Pilgrim Publicity Association, Hotel Bellevue, 21 Beacon, William F. Rogers, president; Watson M. Gordon, vice-president; George D. Moulton, treasurer; Herbert Stephens, secretary.
- Affiliated Technical Societies of Boston, 88 Tremont, room 715, Frederick M. Gibson, chairman; Frederick A. Eustis and Thomas S. Knights, vice-chairmen; Alfred Kellogg, treasurer; Peter D. G. Hamilton, clerk; John B. Babcock, executive secretary.
- American Association of Engineers, Boston Chapter, 88 Tremont, room 715; Eric A. Champlin, president; Athol B. Edwards, treasurer.
- American Association of Textile Chemists and Colorists, Louis A. Olney, president, Lowell; Walter E. Hadley, secretary, Newark, N. J.; Winthrop C. Duffee, treasurer, 516 Atlantic Avenue.
- American Chemical Society, Northeastern Section, H. C. Lythgoe, chairman; Ly-

- man C. Newell, vice-chairman; R. W. Williams, treasurer; W. G. Whitman, secretary, Massachusetts Institute of Technology, Cambridge.
- American Cotton Waste Exchange, 222 Summer, 8th floor, C. R. Smith, Philadelphia, Pennsylvania, president; Russell N. Dana, Pawtucket, first vice-president; J. F. Hughes, Philadelphia, Pennsylvania, second vice-president; Samuel H. Roberts, secretary; Walter D. Lane, 200 Summer, treasurer.
- American Marine Mutual Association of Masters and Mates of Ocean and Coast-wise Vessels, 114 State, room 606. Melvin S. Wentworth, president; John H. McAvoy and Otto Johnson, vice-presidents; Albert J. Monroe, secretary and treasurer.
- American Society of Certified Public Accountants, Harry F. Lunsford, president, Kansas City, Missouri; Edwin L. Pride, vice-president, 40 Central, Boston; Charles Hecht, New York City; A. Lee Rawlings, Norfolk, Virginia; Harry B. Scott, Los Angeles, California, vice-presidents; J. A. Counsellor, treasurer, Washington, D. C.; Wilbur L. Harrison, secretary, Washington, D. C.
- American Society of Landscape Architects, Inc., James L. Greenleaf, president; Arthur A. Shurtleff, vice-president; S. Herbert Hare, treasurer; Bremer W. Pond, secretary, 18 Tremont, room 731; Bradford Williams, executive secretary, 9 Park, room 25.
- American Trademark Association, Inc., 17 Milk, room 33, Francis A. Adams, New York, president; Harold C. Hansen, treasurer.
- Associated Industries of Massachusetts, 31 St. James Avenue, room 950, Joseph C. Kimball, president; Theodore W. Little, treasurer; Charles R. Gow, assistant treasurer; George R. Conroy, secretary for executive committee; Orra L. Stone, general manager.
- Bank Officers' Association, William T. Killoren, president; William Willett and Joseph E. Scanlon, vice-presidents; George P. Nason, secretary; Harold A. Yeames, treasurer, 199 Washington.
- Bar Association of the City of Boston, library, P. O. Building; George R. Nutter, president; Thomas W. Proctor, first vice-president; Herbert Parker, second vice-president; L. Cushing Goodhue, secretary, 84 State, eleventh floor; Howland Twombly, treasurer, 84 State, tenth floor.
- Boston Association of Retail Druggists, Inc., John R. Sawyer, president; Lyman W. Griffin, treasurer; Charles H. Davis, secretary, 760 Washington, Dorchester.
- Boston Better Business Commission, Inc., 201 Devonshire, room 208, George S. Mumford, president; Thomas P. Beal, treasurer.
- Boston Board of Fire Underwriters, 40 Broad, fifth floor, William Gilmour, president; Walter S. Gierasch, vice-president; F. E. Cabot, secretary and treasurer; William H. Winkley, manager.
- Boston Boot and Shoe Club, 166 Essex, Horace R. Drinkwater, president; Frederic M. Haynes, treasurer; Thomas F. Anderson, secretary.
- Boston Building Congress, 6 Beacon, room 821, Wm. Stanley Parker, president; Arthur C. Tozzer, treasurer; R. C. Van Amringe, executive secretary.
- Boston Chamber of Commerce, 80 Federal, thirteenth floor, Roland W. Boyden, president; W. Irving Bullard, Henry S. Dennison and Clarence G. McDavitt, vice-presidents; Frank C. Nichols, treasurer; James A. McKibben, general secretary.
- Boston Chapter American Institute of Banking, 14 Beacon, room 401, T. Edward Keller, president; Charles Stratton and Olney S. Morrill, vice-presidents; Charles T. Bruce, treasurer; George A. Kyle, secretary.



BOSTON CHAMBER OF COMMERCE BUILDING, ERECTED IN 1924



- Boston Fruit and Produce Exchange, over Faneuil Hall market; Francis V. Mead, president; William A. Doe, vice-president; Alton E. Briggs, executive secretary; Harvey E. Sleeper, treasurer.
- Boston Grain and Flour Exchange, 177 Milk, Albert K. Tapper, president; Richard E. Pope, first vice-president; Edward H. Day, second vice-president; Frank W. Wise, treasurer; Louis W. Pass, secretary.
- Boston Insurance Clearing House Association, 40 Broad, room 327, William H. Rogers, chairman; F. G. Farquhar, secretary and treasurer.
- Boston Life Underwriters' Association, Edward I. Brown, president; William S. Phelps, A. Stanford Wright, vice-presidents; Paul Ramsay, treasurer; William E. Collins, Jr., secretary, 185 Devonshire.
- Boston Marine Society, 177 Milk, room 717, Captain Harold L. Colbeth, president; Captain Andrew A. Cory, vice-president; Captain Samuel Pray, treasurer; Captain Aberdeen H. Child, secretary.
- Boston Post The Society of American Military Engineers, president, S. C. Godfrey, Custom House; L. A. Armistead, secretary, 711 Park Square building.
- Boston Real Estate Exchange, 7 Water, rooms 209-217, Arthur N. Maddison, president; Francis R. Bangs, Fred Holdsworth and William J. Keville, vice-presidents; Charles E. Lee, executive secretary and treasurer.
- Boston Section, American Institute of Electrical Engineers, 88 Tremont, room 715, C. R. Hayward, chairman.
- Boston Section, American Institute of Mining and Metallurgical Engineers, 88 Tremont, room 715; Carl R. Hayward, chairman; S. D. McLaughlin, secretary.
- Boston Section, American Society of Mechanical Engineers, 88 Tremont, room 715; Nathan Cheney, chairman; M. K. Bryan, secretary, 200 Devonshire, room 1048.
- Boston Society of Civil Engineers, 715 Tremont Temple; Charles W. Allen, president; Frank O. Whitney, treasurer; J. B. Babcock, secretary.
- Boston Typothetæ Board of Trade, headquarters, 80 Federal, room 846; E. E. Nelson, secretary and manager.
- Boston Wholesale Grocers' Association, Arthur England, president; Clarence E. Hanscom, secretary and treasurer, 45 Commercial.
- Boston Wool Trade Association, 263 Summer; Walter P. Wright, president; Claude H. Ketchum, vice-president; F. Nathaniel Perkins, secretary and treasurer.
- Brokers Board of the Boston Real Estate Exchange, 7 Water; Charles E. Howe, chairman; William Pease O'Brien, vice-chairman; John Codman, secretary and treasurer.
- Business Historical Society, The, Harvard Business Library, North Harvard and Charles River Parkway, Br.; Trustees, Charles H. Taylor, president; Frederick H. Curtiss, vice-president; Allan Forbes, treasurer; Edward H. Redstone, clerk; John F. Oldham, George A. Rich and George Woodbridge; Librarian, Charles C. Eaton; Committee on Affiliated Membership and University Correspondence, Edwin F. Gay, LL. D., chairman; Arthur H. Cole, Ph. D., secretary; committee headquarters, 22 Holyoke House, Cambridge.
- City of Boston Hotel Association, A. W. Hodgson, president; W. M. Bireley, vice-president; George H. Clark, secretary-treasurer; 294 Washington, room 3664.
- Clothing Manufacturers' Association of Boston; meets at 136 Federal; Walter C. Billings, president; William Ripley, treasurer; 76 Essex.
- Coal Exchange of Boston, 141 Milk, room 934; William A. Clark, president and secretary; W. E. MacCurda, treasurer.

- Dorchester Board of Trade, 218 Adams, Dorchester; Nathan W. Robinson, president; William M. Robinson, treasurer; John J. Dailey, secretary.
- Insurance Society of Massachusetts, Walter J. Dayton, president; Ambrose M. Murphy, Peter A. Collins, and Leslie E. Knox, vice-presidents; Byron M. Allen, financial secretary and treasurer; Harold C. Read, recording secretary, 119 Water.
- Kiwanis Club, meets weekly at Boston City Club, 14 Somerset; Irvin E. Dierdorff, president; Arthur M. Clark, vice-president; Earl R. White, treasurer; Melvin W. Kenney, secretary.
- Manufacturers Research Association, 80 Federal, room 703; H. S. Dennison, president; W. A. Viall, vice-president; A. P. Thompson, secretary and treasurer; R. L. Tweedy, managing director.
- Market Men's Relief Association, Boston Fruit & Produce Exchange, room 100; Charles E. Gerrish, president; Charles A. Berry, vice-president; Charles E. Mills, secretary; Leonard W. Henderson, treasurer.
- Massachusetts Association of Real Estate Boards, 7 Water; Harry T. Turner, president, Lynn; Howard Whitcomb, vice-president, Boston; Charles E. Lee, secretary and treasurer, 7 Water.
- Massachusetts Association of Women Lawyers, Mrs. Theresa A. Crowley, president; Miss Theresa C. Dowling, Court House, corresponding secretary; Mrs. Susanne P. Shallna, recording secretary; Miss Sarah J. Coyle, treasurer.
- Massachusetts Bar Association, Franklin G. Fessenden, president, Greenfield; Frank W. Grinnell, secretary, 60 State; John W. Mason, Northampton.
- Massachusetts Civic Alliance, Winslow W. Churchill, president; Robinson Y. Russell, treasurer; Eben W. Burnstead, secretary, 8 Beacon, room 33.
- Massachusetts Civic League, 3 Joy; Joseph Lee, president; Mrs. Wenona Osborne Pinkham, secretary.
- Massachusetts Coöperative Bank League, John W. Parshley, Fitchburg, president; Herbert F. Taylor, Jr., secretary and treasurer, 53 State, room 415.
- Massachusetts Federation of Labor, 11 Beacon, room 818; Michael J. O'Donnell, president; Martin T. Joyce, secretary and treasurer.
- Massachusetts Leather Manufacturers' Association, 161 Summer, room 67; J. C. Lilly, president; Willis R. Fisher, vice-president; Charles H. Eglee, treasurer; Marion Lidstone, secretary.
- Massachusetts Retail Grocers' and Provision Dealers' Association, 46 Clinton, room 509; William N. Curtis, president, Medford; Frank E. Willis, secretary, Boston.
- Massachusetts Safety Council, 6 Beacon, room 407; Howard Coonley, president; Frank A. Goodwin and Edward Dana, vice-presidents; Thomas P. Beal, treasurer; Lewis E. MacBrayne, general manager.
- Massachusetts State Chamber of Commerce, 11 Beacon, room 1101; Samuel H. Thompson, president; Edward G. Stacy, secretary; Charles E. Stanwood, treasurer.
- Master Builders' Association, 77 Summer, third floor; Donald M. Blair, president; Walter S. Gerry, vice-president; William H. Sayward, secretary and treasurer.
- Merchant Tailors' Exchange of the City of Boston, V. J. VanNeste, president; A. P. Sears, treasurer; Samuel H. Spring, secretary, 36 Bromfield.
- National Association of Cotton Manufacturers, 80 Federal, room 1046; William B. MacColl, president; Russell T. Fisher, secretary; W. Irving Bullard, treasurer.

- National Association of Wool Manufacturers, 80 Federal, room 1021; Franklin W. Hobbs, president; Walter Humphreys, secretary and treasurer; John B. McPherson, assistant secretary and statistician.
- National Bankers Reference Bureau, 185 Devonshire, room 410.
- National Metal Trades Association, Boston Branch, Clarence H. Wilson, secretary, 186 Purchase.
- New England Association of Commercial Engineers, John A. Morehouse, president; James W. H. Myrick, treasurer; James F. Morgan, secretary, 53 Devonshire, room 14.
- New England Association of Manufacturers' Representatives, Frank F. Barrows, president; Harry S. Young, Geo. H. Burnett, vice-presidents; Elmer E. McGaffey, treasurer; Ernest L. Dodge, secretary, 131 State, room 210.
- New England Cotton Buyers' Association, 15 Storer; Edward C. Storrow, president; Henry G. Brooks, secretary; Frank H. Dearing, treasurer.
- New England Fish Exchange, Administration Building, Boston Fish Pier; Edmund L. Dunn, president; S. E. Grueby, vice-president; George S. Grueby, secretary-treasurer.
- New England Hardware Dealers' Association (retail), 80 Federal, room 416; Robert P. Adams, president, Boston; Calvin M. Nichols, treasurer, 1246 Dorchester Avenue; George A. Fiel, secretary, 80 Federal, room 416.
- New England Historic Genealogical Society, 9 Ashburton Place; John C. Chase, president; Thornton K. Lothrop, corresponding secretary; James M. Hunnewell, treasurer; Wm. P. Greenlaw, librarian; Henry E. Scott, recording secretary and editor.
- New England Manufacturing Confectioners' Association, 40 Court, room 1218, George H. Bunton, president; Herbert D. Foss, vice-president; Alton L. Miller, treasurer; Edwin F. Gibbs, clerk; Olin M. Jacobs, secretary.
- New England Research Council on Marketing and Food Supply, 136 State House, Willard A. Munson, chairman.
- New England Retail Clothiers' and Furnishers' Association, 8 Winter, room 1102; Robert H. Graham, president; Joseph A. Spelman, secretary and treasurer, Boston.
- New England Shippers' Advisory Board, 131 State, room 504; William F. Garcelon, president; F. J. Dowd, general secretary; Louis M. Ross, field secretary.
- New England Shoe Wholesalers' Association (jobbers), 166 Essex; Frank F. Nitchy, president; Thomas F. Anderson, secretary and treasurer.
- New England Shoe and Leather Association, 166 Essex, room 52; Alfred W. Donovan, president; Thomas F. Anderson, secretary and treasurer.
- New England Shoe and Leather Exposition & Style Show, Inc., 116 Essex, room 52; Albert F. Bancroft, president; Charles C. Hoyt, treasurer; Thomas A. Anderson, clerk; Chester I. Campbell, general manager, 31 St. James Avenue, room 327.
- New England Street Railway Club, 84 State, room 724; Fred D. Gordon, president, Portland, Maine; Fred F. Stockwell, treasurer; John W. Belling, secretary.
- Northeastern Section, American Society of Civil Engineers, 715 Tremont Temple; Charles W. Sherman, president; Charles W. Banks, secretary, 15 Standish, Newton Highlands.
- Rotary Club of Boston, Hotel Bellevue, room 104; George A. G. Wood, president; E. Wentworth Prescott, secretary; B. L. Goodwin, treasurer.

CHAPTER XIII.

A BRIEF POLITICAL HISTORY OF BOSTON.

By Albert P. Langtry, Ex-Secretary of State of Massachusetts.

The political history of Boston cannot be written comprehensively within the limits of a single article or a single volume. History is not an exact science. Historians have before now tried to trace the progress and development of government according to specific rules, but the exceptions have been so conspicuous, the divergencies from the charted lines so frequent, that the result has been far from convincing. If this is true of the history of Nations, it is doubly true of the history of municipalities. The political history of a city is the history of its people. It reflects the change in their character, their pursuits, their degree of education, their principles and even their religion. The government of a city is more responsive to the ebb and flow of public opinion than that of a State or Nation, for it is closer to the people. The routine of daily life is intimately touched by the virtues or the deficiencies of those who administer the city's business. The health, the comfort and the convenience of the household are dependent upon the solicitude of the party or faction in power for the public welfare or upon its neglect of those details which in themselves seem of minor importance, but which loom large in the eyes of those whose happiness or discomfort is affected by them.

In the history of Boston will be found much to praise and much to condemn, much that is paradoxical and much that can be explained by the greed for power or for wealth, much that demonstrates the sincere love of those elected to high places for the people they were chosen to govern or to represent. The sturdy faith in their ability to work out their destiny which animated the settlers of the town has not been lost to their descendants, and the peoples of a different race and religion have become imbued with a similar spirit. Though relatively of less importance in the industrial, the commercial and the political world than in the struggling infancy of the country, the city has actually gone forward steadily, persistently, ignoring the scoffs of the envious and the apprehensions of the timid. In spite of the radical changes in racial origins of its population, it has remained true to the ideals of the founders.

Unlike many cities the history of Boston has been, during the past half century at least, entirely distinct from its business history. When in 1822 Boston changed from the town to the city form of government the men who were elected to public office, either as mayor or members of the two boards comprising the city government, were those identified

conspicuously with the business, social or professional interests of the city. Many of the first mayors had been prominent in the conduct of the affairs of the town. Nearly all were of high social standing. Not a few were prominent in the commercial life of the city. Others had been members of one branch or the other of the State Legislature.

The change in the past fifty years has been more noticeable than in those preceding. In the earlier days Boston was, generally speaking, a Whig city. It was a Republican city until long after the Whig party had broken up and been to a large extent merged in the Republican. Since the Civil War, roughly speaking, Boston has been a Democratic city, and those Republican mayors who have been elected have gone into office only because of dissension in the ranks of the Democrats. Within exception in recent years, the legislative body, whether aldermen and council, or city council, has been dominated by the Democrats. Boston has undoubtedly suffered both in the character of its politics and in the degree of its influence throughout the State by the fact that a large proportion of those who are most deeply interested in securing a good, honest and efficient government are those who have no voice in the selection of its officials. The city government of the present day and for several years past has contained few who are leaders in the commercial or professional life of the city. A list of the "big" business men will contain hardly a name identified closely with municipal politics.

Boston has also been hampered in its self-development by the constant interference of the Legislature in affairs which should, at least theoretically, be left in the control of the people themselves. For this situation there are two reasons. First, because so many whose business interests lay wholly within the city were not residents; and, second, because the dominant party in the State was not the dominant party in the city. Nevertheless, in spite of the drawbacks, the municipal government of Boston has, in comparison with that in other large cities, been on the whole creditable. That there has been much indifference, much waste and some corruption is true, but no government and no individual has been able to continue through a period of years to subsist upon the municipal treasury or to carry on a system of municipal graft. No such wholesale diversion of the public funds as has been known in some large cities of the country has ever been accomplished by any individual or group.

The excuse for legislative interference in the affairs of Boston has invariably been that without action by a supposedly impartial body it would be impossible to remedy conditions that existed. This is in a measure true. For instance, the police force of the city, when placed under control of a commission appointed by the Governor and confirmed by his council, was permeated with politics from top to bottom. While

the majority of its officials were probably, at the worst, merely passive witnesses to the alliance existing between crookdom and the police, many of the rank and file, as well as ranking officers, were wholly unfit for the duties they were chosen to perform. Politics dominated the force from top to bottom. The alliance between the liquor interests and those higher in authority in the police force was notorious. The great improvement that took place in the force five years after the State assumed control justified the transfer of authority. Without any sweeping changes in personnel, the department soon took its place among the most efficient in the country.

It cannot be said that the efforts of the State to control the finances of Boston have been so successful. The finance commission, a body appointed by the Governor, has on many occasions pointed out waste, inefficiency and positive dishonesty in connection with municipal contracts, but in few instances has it been able to bring about any discontinuation of the practices of which it complained, or to establish a system whereby such practices could be eliminated.

In 1822 Boston was a city of approximately 45,000 inhabitants, with a list of registered voters numbering more than 7,000. Notwithstanding the unwieldiness of its town meetings, where only a few could take part in the actual proceedings, there was a strong opposition to any change in the form of government. "When a town meeting was held on any exciting subject, in Faneuil Hall," said Josiah Quincy, "those only who obtained places near the moderator could even hear the discussion. A few busy or interested individuals easily obtained the management of the most important affairs in an assembly in which the greater number could have neither voice nor hearing."

The adoption of the city form was the culmination of a series of movements dating back for fully half a century before the actual change was made. There was considerable opposition in the Legislature to the constitutional amendment necessary before the incorporation of the city was authorized. Although the amendment was proposed especially to enable Boston to incorporate, it was made applicable to any town in the State with a sufficient number of inhabitants. In this form it went through the Legislature and was subsequently adopted by the people.

This did not, however, end the controversy. In fact, the opponents of the new charter mustered strong at the polls when it was put upon the ballot and it was adopted by a bare majority of 700. The conservative element in Boston which strenuously fought the change from a town to a city included some of those who were afterward its chief executives.

First City Charter—The first city charter, which with some unimportant changes continued in force for more than thirty years, showed the

reluctance of the Legislature to place power in the hands of one individual. The charter provided for a mayor, eight aldermen, chosen at large, and forty-eight members of the city council, four from each ward. The mayor and aldermen were considered as one body. The financial, executive, and administrative powers of the city government were vested in the mayor and aldermen and partly in the council and were exercised by the concurrent vote of both branches. The authority of the mayor was negligible. He had no power to appoint or to remove officials, no power of veto over the acts of the council and virtually no control of the executive work except through his vote in the Board of Aldermen and his power to appoint committees. One of the earlier mayors, Mayor Quincy, endeavored to overcome this handicap to the chief magistrate by placing himself at the head of all the important committees of the Board of Aldermen. By this course, he succeeded in making the influence of the executive felt in a greater degree than would otherwise have been possible, but at the same time he aroused a storm of opposition and criticism, which deterred subsequent mayors from following his example. The result of this charter weakness was that for virtually sixty years the executive and administrative powers were practically in the hands of committees of the city council.

In spite of its inherent disadvantages there was no material change made in the charter until 1854. By this time the population had greatly increased, Boston had become something more than a seaport of local importance. Its foreign commerce had developed beyond expectation. It was the distributing depot for all the industries of New England. Improved methods of transportation had brought it into touch with the cities within the State and New England and also with more distant points of the country.

Though the city charter was revised there were but few substantial changes made. The principal of these were designed to give the mayor greater power. Actually his power was but little increased. He was given a qualified veto over the acts of the city council. He was placed outside the Board of Aldermen and had a certain authority to remove officials, but his power of appointment remained virtually the same as under the old charter. A two-thirds vote of the City Council enabled it to pass any vote over his veto. The councillor committees retained their old authority. Under the new charter, and until the changes made in 1885, the mayor had as before little more than advisory powers.

In 1885, although the amendments made to the charter of 1854 were few in number, they effected radical changes. All of the executive powers of the municipality were conferred upon the mayor, who administered them through the officials and boards of the various departments under his supervision. The powers of the City Council were materially cur-

tailed. The council was expressly forbidden to interfere in any manner with the employment of labor by the executive, with the making of contracts, or with the purchasing of materials and supplies. The mayor was given the power of appointment of all officials and all members of boards except the city clerk, clerk of committee and city messenger. His appointments were, however, subject to confirmation by the Board of Aldermen. With the power of appointment went also the power of removal for cause. All contracts for public work required his approval. He had the power of veto over any order passed by the City Council, but the latter retained the authority to pass it over the mayor's veto by a two-thirds vote. The mayor ceased to be a member of the Board of Aldermen or of the school committee, nor had he any voice in the appointment of the committees of either of these bodies. In short, the charter changes of 1885 placed the executive business of the city in the hands of the mayor and imposed upon him full responsibility for its conduct. No material changes in the charter were made until 1909, when a complete new charter was adopted, largely because of the inefficiency and waste inseparable from the old system in a city of the size to which Boston had grown.

New Charter—The new charter adopted in 1909 was drawn by the finance commission of 1907. It was designed to bring about a complete separation of the executive and legislative branches of government. The power to increase appropriations was taken from the council, although it could still reduce items submitted by the mayor. All appropriations to be met from sources other than loans originated with the mayor. His appointments were no longer subject to confirmation by the council, but instead were required to receive the approval of the Civil Service Commission. The veto powers of the mayor were increased by giving him the authority to disallow any item in a bill requiring the expenditure of money, or to any part of the item, and he also had a veto over all acts of the council.

The term of mayor was extended from two to four years, but was subject to a recall at the end of two years. Instead of the unwieldy bi-cameral form of government there was a single chamber composed of nine members elected at large for a term of three years, three being elected each year. Further encroachments of the authority of the State on the city's financial affairs were observed by the creation of a permanent finance commission, whose members were selected by the Governor. The charter as proposed by the finance commission was adopted and, with some minor changes, such as the elimination of the recall, continued in force until 1926.

The charter of 1909 proved its value by enabling a far more efficient conduct of the city's business than had been possible under any of the

previous charters. It contained, however, one provision which made it unpopular. The election of the councillors at large instead of as representatives of wards or boroughs gave the impression that the government was moving away from the people. The agitation for charter changes culminated in 1924, when a measure was submitted and passed by the Legislature containing two forms of charter, one of which provided for the division of the city into five boroughs, each to be represented by three in the council; the other provided for a representative from each of the twenty-six wards to which the city had expanded. The second form was the one adopted and it became operative January 1, 1926, when for the first time since 1909 a Republican mayor was elected.

Few cities in the country have suffered or benefited from special legislation to the extent of Boston. The acts of Legislature pertaining to the city exclusively, aside from the charter acts, fill several hundreds of pages. Much of this legislation had its initiative in the municipal government itself. Much more originated in the desire to curb the authority of the municipality or to foist upon it a share of the expenses, either State or metropolitan, greater than the city would have assumed of its own volition. Notwithstanding its commanding position as the metropolis of New England, where great manufacturing interests are centered, where the retail and wholesale business exceeds that of any other city in the State and where the foreign commerce of this group of States is concentrated, Boston—political Boston—has not been able to acquire by annexation the territory and population which in most municipalities in a similar situation have been drawn to the greater city. The cities and towns composing Greater Boston have been jealous of their political independence and have sturdily resented every effort at amalgamation. In consequence the control of the government of the city has not been exercised in recent years by those who might be supposed to be most deeply concerned in a sound, honest and efficient administration of its affairs. Boston has been ready at any time to reach into the suburbs and take to itself, Brookline, Newton and Malden, as more than half a century ago it took Roxbury, Charlestown and Brighton. The reluctance of these outlying communities to become an integral part of Boston has been encouraged by the representatives in the General Court from other parts of the State.

Metropolitan District—It was only with great difficulty that the metropolitan district was created by legislative action. The district has had and has no political entity. The legislature retains full authority. The district came into legal existence because of the necessity of providing an adequate water supply and sewage disposal for Boston itself and several of the communities around it. Some were in immediate need of

tapping new sources outside of their own boundaries to obtain water. Others foresaw the necessity approaching. Thus the Metropolitan Water and Sewer Commission was created, followed by the Park Commission, all eventually consolidated in the Metropolitan District Commission, which combines their functions, but which has no additional authority. To this has now been added a Metropolitan Planning Board, which bids fair to play an important part in the development of the transportation facilities of the district.

The desirability of a closer union between Boston and its suburbs has long been recognized by many Boston mayors, irrespective of their party affiliations. The advantages to the larger city are obvious. The other communities affected have not yet been convinced that they would be benefited. Every movement toward bringing the component parts of the metropolitan district into closer coördination has met with determined opposition, even when there was no question of the surrender of political individuality.

If Boston were in the same situation as most of the larger cities in the country, it would contain a population of some 1,800,000, and would stand fourth instead of seventh in the list of the most populous cities on the continent.

That eventually it will absorb all or nearly all of the places within a radius of twelve or fifteen miles, and possibly all of those within the metropolitan district, is probable. But the city must first show that such amalgamation would not result in more expensive and less efficient government than the cities and towns now enjoy.

First Mayor—The first mayor of Boston was elected as a compromise candidate. After it became settled that the new charter should be accepted, Harrison Gray Otis and Josiah Quincy were the opposing candidates for the somewhat doubtful privilege of launching the city on its career as such. The night before the election the Democrats put in a third candidate, Thomas L. Winthrop, with the result that none of the three received the majority of votes necessary for a choice. Both Mr. Quincy and Mr. Otis then withdrew and John Phillips was elected with no material opposition.

The first mayor was well qualified for his position as far as knowledge and experience in public life went. He had been for more than twenty years in the Senate, ten years as its president. He has been described as a man of pliable disposition but of strict integrity and general good judgment. Nevertheless there was considerable fault found with his administration as the people expected a more energetic course than he pursued. It was the policy of the new administration to make as few changes as possible. Had he been disposed to do otherwise, it would have been

exceedingly difficult in his one year of office, as practically the whole of the time was occupied with the organization of the several departments of the city government. As his health was not of the best, Mr. Phillips declined to stand for a second term.

Successive Mayors—Josiah Quincy, who had played a prominent part in the affairs of the town, was sought as a candidate by what might be termed the progressive element and was elected, receiving 2,505 votes of the 4,776 cast. Mr. Quincy's term of office covered a period of six years, none of them peaceful but all of them marked by the accomplishment of many important measures. In order to secure a portion of the power that was not given him under the charter, Mayor Quincy placed himself at the head of all the committees of the Board of Mayor and Aldermen with practically the unanimous consent of his associates. His administration was marked by the extension of Faneuil Hall for market purposes, a reorganization of the police and fire departments as well as improvements in the health and charitable institutions. He enforced the laws against gambling and the sale of intoxicating liquors. The increased expenditures created considerable antagonism, and with the combination of elements against him, he failed to receive the majority of the votes in 1828 and withdrew his name as a candidate.

The successor to Josiah Quincy was Harrison G. Otis, who was elected virtually without opposition. His administration was not remarkable for any municipal activities. General financial conditions were unfavorable to the extension of municipal activities and his policy was one of general retrenchment. He served for three years and it was during his administration that the old State House was renovated to provide accommodations for the city government. Mayor Otis in his inaugural address recommended the establishment of railroad communication with the Hudson River. He had the foresight to see that such communication would eventually be of incalculable value to the city and was one of the first to contend that the income from the railroad would pay good interest on the capital invested. Incidentally it may be remarked that the first sound of the campaign which ended with the passage of the eighteenth amendment was heard during Mayor Otis' term of office.

In 1830 the society for the suppression of intemperance petitioned for permission to have a band of music on the Common on the afternoon and evening of election day and on July 4th, and an appropriation was made for this purpose.

In 1831 it was necessary to hold two elections for the purpose of selecting a mayor. There were three candidates—Charles Wells, William Sullivan, and Theodore Lyman, Jr. None of the three received a majority and Sullivan withdrew from the second contest in which Wells

was successful. The first three mayors of Boston were chosen from the aristocratic class. Wells was of the "common people" and his candidacy may be ascribed to a protest against the domination of the upper social strata in city affairs. In some respects he was well qualified for he had served in both the city council and the board of aldermen. Although his election was in the nature of a protest against excessive expenditures, they were not materially reduced during his three years of office.

The opposing candidates in the election which took place in December, 1833, were the two who had opposed Mr. Wells in 1831. Theodore Lyman, Jr., was the Democratic or Jackson candidate, and William Sullivan that of the National Republican. Mr. Lyman was successful and served during two terms. Just after his election he sent a message to the city council calling attention to the necessity for bringing "a copious and steady supply of pure and soft water into the city of Boston." The subject was referred to a committee which selected Colonel Loammi Baldwin, incidentally the originator of the Baldwin apple, to make a survey of the sources of supply, but it was not until twelve years later that the plan recommended by Colonel Baldwin was put into operation. It was during the administration of Mr. Lyman that the Ursuline convent on Mt. Benedict, in what was then Charlestown but is now Somerville, was destroyed by a mob. It was also while Mr. Lyman was mayor that William Lloyd Garrison was dragged through the streets by a pro-slavery mob and afterward lodged in jail for protection. Mayor Lyman was severely criticized for failure to disperse the mob prior to the riot but it appears that he used as effectively as possible the small police force available.

At the election in December, 1835, Samuel T. Armstrong, the Whig candidate, was elected. He had had considerable experience in public life, having been a member of the board of aldermen for four years and Lieutenant Governor of the State for three years, during the last of which he served as acting Governor, after the election of Governor John Davis to the Senate. The only act of his administration which has come down to this generation is the erection of an iron fence which may still be seen enclosing a part of Boston Common. He was not a candidate for reëlection.

Samuel Atkins Eliot succeeded him and served for two years. He was a Boston merchant of approved character and marked ability. Though his administration was marked by a period of severe business depression, he put through some important administrative measures, the principal of which was the thorough reorganization of the fire department. He attempted to reorganize the police department but with less success.

Jonathan Chapman, a Whig, was elected mayor in 1839 and held the

office for three years. The first year of his administration was signalized by the establishment of the Cunard line of steamers between Boston and Liverpool. Mayor Chapman incurred the antagonism of the liquor interests by increasing the police force temporarily for the express purpose of prosecuting the violators of the liquor laws and by his opposition to license. During his administration the railroad advocated by Mayor Otis was completed and connection with the Hudson River was opened in 1841.

His successor was Martin Brimmer. He continued the economical financial policy of his predecessor and made a material further reduction in the city debt. During his administration he appealed to the General Court for authority to secure a water supply from ponds in Natick and Framingham as had been recommended by Colonel Baldwin.

Martin Brimmer having declined to run for a third term, there were three candidates for the succession. A new political party sprang into the field with Thomas Aspinwall Davis as its standard bearer. This was the Native American party, the predecessor of the "Know Nothing." Josiah Quincy, Jr., son of Boston's second mayor, was the candidate of the Whigs and Adam W. Thaxter, Jr., of the Democrats. Quincy received 4,464 votes on the first ballot, Davis 3,911 and Thaxter 2,173. As there was no majority, Mr. Quincy withdrew and Thomas Wetmore was put in his place. On the second ballot Mr. Davis was ahead. Col. Charles G. Greene, who had taken Mr. Thaxter's place as the Democratic candidate, received enough votes to prevent a choice, and it was not until the eighth ballot was taken on February 21, 1845, that Mr. Davis received enough votes to elect him. It was during the administration of Mayor Davis that the Legislature passed an act giving the city the right to take water from Long Pond but the act was made subject to acceptance by the people. It was rejected but not by a large vote and the principal cause of its rejection was the unusual powers given to the water commissioners who, by the terms of the act, would have been the agents of the city council.

Because of continued ill health, Mr. Davis sent in his resignation in October, but the city council declined to accept it and he was the nominal head of the city government until his death on November 22d. During the interval between his death and the election of his successor, the chairman of the Board of Aldermen, Benson Leavitt, served as acting mayor.

At the election on December 8, 1845, Josiah Quincy, Jr., was again nominated by the Whigs, John T. Heard by the Democrats and William S. Damrell by the Native Americans. Mr. Quincy was easily elected and, three days after his election, the City Council elected him to fill the office until the beginning of the next municipal year. Mayor Quincy

served in the office of mayor for three years. As in the case of his father, his administration was characterized by energy and ability. He took up the vexed question of the water supply in his first inaugural address and acted with such vigor that in a few months after his inauguration ground was broken for the beginning of what in later years was known as the Cochituate water supply. The act which was passed at Mayor Quincy's instigation was accepted by the citizens with only 348 votes against it. On August 20th the ceremony of breaking ground took place. It was at this time that Mayor Quincy called attention to the name "Long Pond," which he said was without any distinctive character and suggested that the Indian name "Cochituate" should be substituted. The work was carried on with such expediency that on October 25, 1848, the last year of Mr. Quincy's incumbency, the water was brought into the city itself and the gate opened with elaborate ceremony. As an illustration of the excellence of Mr. Quincy's administration and the substantial foundation upon which the finances of Boston rested, the city borrowed a million dollars at a little less than five per cent, a lower rate than could be obtained by the Federal government at that time. It was during Mayor Quincy's administration that the police force was reorganized. He selected as city marshal the celebrated Francis Tukey, who was for many years at the head of the department. He was an officer of the French school possessing great courage, efficiency and audacity, and made himself the terror of evil doers as well as of his political opponents. While he was at the head of the department it was a force in local politics and a factor in deciding more than one election. The night watch and the police were, at this time, distinct bodies. The watch numbered 150 men while the police force consisted of twenty-two day men and eight night men. It was not until 1853 that the Legislature passed an act uniting the watch and the police.

Extensive tracts of land lying on the south bay were laid out, made ready for the market and sold at the suggestion of the mayor. There were also many reforms in the public school system during Mr. Quincy's term of office.

John Prescott Bigelow, like his predecessor, a Whig, was elected in a field of four candidates. During the three years of his administration, the liquor question occupied a leading place in the public mind. He repudiated the policy of Mr. Quincy and his aldermen of refusing licenses for the sale of intoxicating liquors. He declared that the attempt to suppress the traffic in this manner had failed. There were more drinking places than ever before, with an increase in intoxication and crime. He recommended the reestablishment of the license system. At this same time the Grand Jury of Suffolk County expressed the opinion that the entire interdiction of the sale of liquor was impracticable in a large

city. Nevertheless, the aldermen unanimously opposed granting the licenses. In 1851 drunkenness and crime had increased to such an extent that the aldermen again took up the question and asked Marshal Tukey a number of questions relative to the traffic. He was requested to furnish an opinion "As to the best method of checking the increase of crime and traffic in liquor." His answer was "Execute the law." And this ended the aldermen's attempt to deal with the question for that year.

The seventh national census taken in 1850 gave Boston a population of 136,881. The valuation of property within the city amounted to \$180,500,000 and the tax rate was \$6.80 a thousand. The work of installing the water supply was completed the last year Mayor Bigelow was in office, and before he retired he was able to state that every part of the city was supplied with pure water. A new alms house on Deer Island was completed and the first telegraphic fire alarm introduced in the same year.

Political Animosities—Political animosities ran high at this time when discussion of the slavery question was at its height. The Board of Aldermen refused the use of Faneuil Hall for a reception to Daniel Webster on the ground that a similar application had not long before been refused the Abolitionists. The Common Council endeavored to placate Mr. Webster by tendering him an invitation to address the citizens of Boston in Faneuil Hall at such time as he should elect, and the mayor and aldermen concurred unanimously with the council after passing a resolution asserting their own independence. As might have been expected, Mr. Webster declined the invitation coldly. The result was that in the election of this year, 1851, every member of the aldermen and the mayor were retired to private life.

Benjamin Seaver, the Whig candidate, was chosen by one more than the united votes of his four opponents on the second election. Although Marshal Tukey had been one of the active workers in Mr. Seaver's behalf, he criticized severely some of the appointments which the mayor made to the police force and in consequence he was himself removed.

The most important act of Mr. Seaver's administration was the vote to erect a building for a public library. Mr. Seaver was a candidate for reelection in 1853 as the nominee of the Whig party, his opponents being Jerome Van Crowninshield Smith and Jacob Sleeper. Dr. Smith was the candidate of the Native American party and Mr. Sleeper of the Temperance party. Three ballots were required, on the last of which Dr. Smith received the necessary majority. It was said of Dr. Smith that he was never taken quite seriously. He did, however, complete the amalgamation of the night watch with the police department, raising the force under the charge of the chief of police to 250 men with two deputies and eight captains of divisions. The department remained as organized

at this time until 1878 when it was placed under a commission. The new police force was called upon on the first day that it took up its duties to suppress a riot caused by the attempt to release Anthony Burns, a fugitive slave from the custody of the United States officers. In November of this year, Boston voted to accept a new city charter which had been presented to the Legislature in the previous year. One of the results of this charter was that the cumbersome method by which it was necessary for the mayor to have a majority of the votes cast to secure election was abolished and the candidate having the highest number was elected.

Alexander Hamilton Rice, the citizens' candidate, was chosen mayor in 1855. The Native American, or Know Nothing party as it had come to be known, supported the Democratic candidate, Dr. Nathaniel B. Shurtleff. He failed of election by some 2,000 votes, showing the general disrepute into which the party had fallen. During Mr. Rice's administration nothing of moment was accomplished but the affairs of the city were conducted wisely and with strict regard for economy.

His successor was Frederick Walker Lincoln, Jr., who was elected in the fall of 1857 and gained the confidence of the people to such an extent that he was later reëlected during the crucial period of the Civil War. It was in the second year of his administration that the General Court passed an act annexing considerable land in what is now known as the Back Bay, formerly included within the city of Roxbury, from a large part of which was formed the public garden.

Civil War—With the clouds of civil war gathering over the country, political feeling ran to extraordinary heights. In the election of 1860 Joseph Milner Wightman was the nominee of the Democratic party and of the old line Whigs, while Moses Kimball was chosen by the newly formed Republican party. Mr. Kimball had been a member of that Board of Aldermen which refused the use of Faneuil Hall for the Webster reception in 1851 and Mr. Wightman, formerly a Whig, was elected by a majority of 63,000 votes. Extraordinary economy was the order of the day because of the necessary outlay for war purposes, but Mayor Wightman recommended that a new city hall be built and was sustained by the city council. The corner-stone of the building was laid December 22, 1862. Because he was regarded as hardly a strong enough man to guide the destinies of the city in the critical times of the Civil War, Mr. Wightman was defeated for reëlection, his opponent being Frederick W. Lincoln, who had previously served three terms as mayor. During Mayor Lincoln's second administration the Chestnut Hill reservoir was built at a cost of over two million dollars. The new city hall was finished and dedicated September 18, 1865.

At the end of the Civil War the curtailment of city activities had been such and the increase of valuations and the tax rate so extensive that the debt was but \$625,000 larger than in 1861.

Otis Norcross was elected in 1866 and served one year. He was extremely conservative, a man of great firmness and strongly opposed to any increase in the city's indebtedness. It was during his administration that the city of Roxbury was annexed to Boston. The union had long been under consideration as it was felt that the interests of the two municipalities were identical. The Legislature granted the necessary authority and the act was accepted by the inhabitants of both cities. At the time of its annexation, Roxbury had 30,000 inhabitants.

Nathaniel Bradstreet Shurtleff, an unsuccessful candidate against Mayor Norcross was elected in the 1867 election. Dr. Shurtleff was the first candidate who had always been a Democrat to be chosen mayor. Dr. Shurtleff, however, did not use his office to further the interests of any party organization. His administration was characterized by great street extension and improvement in South Boston, East Boston and Boston proper.

In 1869 an act of the Legislature annexing Dorchester to Boston was accepted by the voters in both places and it was united to the larger city in 1870, adding 10,000 to the population.

The census of 1870 gave to Boston a population of 250,526, of which 79,599 were native born males and 82,941 native born females. The foreign born males numbered 40,318 and the females 47,668. This rapid growth of the foreign born population has undoubtedly been a potent factor in shaping the political destiny of the city.

William Gaston, formerly a Whig but the candidate of the Democratic party, was elected at the December election in 1870. He was an able lawyer and a good administrator for ordinary times but he had the misfortune to be called upon to deal with two emergencies demanding qualifications he did not possess—determination and promptness in action. The state of the city's health was one of the matters that occupied considerable attention during the first year of his administration. The aldermanic committee which had acted as a sort of board of health had failed to take proper measures to enforce sanitary measures. Complaints were made of the unwholesome meats sold in the markets and to crown all, the smallpox epidemic, the worst the city had experienced in many years, took scores of lives. Although Mayor Gaston in his inaugural address had advocated the creation of a board of health, and the cry of discontent at the smallpox outbreak was so great that the aldermen heeded it and enacted an ordinance creating a health board of three, the mayor failed to make the appointments.

In the last year of the Gaston administration occurred the great

Boston fire of 1872. Much criticism was made of the manner in which the fire department was handled and the mayor, as chief executive, was held responsible for the deficiencies in the organization. This more than any one other fact contributed to his defeat in the election of 1872 by Henry Lillie Pierce, who was nominated and elected by the Republicans on a non-partisan platform. One of his first acts within ten days of his assumption of office was the organization of a board of health and the taking of effective measures for checking the epidemic of smallpox. He also undertook immediately the reorganization of the fire department and forced the passage of an ordinance placing the fire fighting force in charge of a commission of three. Mayor Pierce served but ten months, resigning to take a seat in Congress. The boundaries of the city were enlarged during his administration by the annexation of Charlestown with 30,000, West Roxbury with 9,000 and Brighton with 5,000. A charter commission was also appointed but the instrument that it recommended was not accepted by the council.

Samuel Crocker Cobb was the successor to Mayor Pierce. He was elected by a vote that was nearly unanimous, the first in the history of Boston to be so elected and, it may be added, the last. He had originally been a member of the Whig party but later had generally acted with the Democrats. His administration was characterized by firmness and moderation. Several important improvements in connection with the streets and parks were made during his administration but it was not marked by any spectacular event. In the last year that he was elected to office he was opposed by both Republican and Democratic candidates, but running on a Citizen's ticket, he was elected.

His successor was Frederick Octavius Prince, a Democrat, who defeated the Republican candidate, Nathaniel J. Bradlee by 700 votes. He was distinctly a partisan mayor and the difficulties into which he fell in endeavoring to reconcile the best interests of the city with the demands of his supporters resulted in so much dissatisfaction that at the end of his first term Henry Lillie Pierce responded to the demand of the Republicans and citizens and again was elected mayor. In his second administration, which continued through but one year, as he declined to stand for reelection, the most important achievement was the reorganization of the police department, which at this time consisted of 715 men who were appointed by the mayor with the approval of the board of aldermen. Although vigorously opposed by the Democrats and some prominent Republicans, both parties having found the police department useful, a three-headed commission was placed in charge of the police force. Mayor Pierce also succeeded in reducing the tax rate to \$12.80.

As Mayor Pierce declined a second nomination, Frederick O. Prince was put up by the Democrats and elected over Col. Charles R. Codman,

nominated by the citizens and Republicans. His second administration gave such satisfaction that he was elected for a third time, defeating the Republican candidate, Solomon B. Stebbins, by more than 2,000 votes. Although Mayor Prince made an earnest endeavor at retrenchment, the demands for improvements were so insistent that the tax rate reached \$15.20. The most important accomplishments during his administration were improvements in the sewerage system, construction of parks at the Back Bay, and the extension and enlargement of the water works. The new courthouse, the public library building and several public parks were under way when he left office.

He was succeeded by Samuel Abbott Green, who served but one year. He was largely responsible for many extensions in the park system, urging that the fund left by Benjamin Franklin be used for the purpose of enlarging the existing parks and for the creation of others. Mayor Green lived to see many of his recommendations put in effect.

Mayor Green had been opposed by Albert Palmer and at the end of the first year of his administration, Palmer was again a candidate, winning by a vote of 21,713 to 19,575. Like his predecessor, Mayor Palmer was a one-year man. In his inaugural he spoke scathingly of the corruption which had crept into the electoral system in Boston and scored the excessive use of money to secure the success of candidates irrespective of party. He declared that the expense far exceeded the limit of what was legitimate for political expenditure. He was a strong advocate of the abolition of the poll tax as a requisite for voting. Mayor Palmer endeavored to keep the running expenses of the city down and made economy the watch word of his administration, although business in Boston experienced a great revival during the year that he was mayor. The mayor also attacked the prevailing registration laws and suggested many changes, some of which were carried out.

Mr. Palmer declined to be a candidate for reelection and was succeeded by Augustus P. Martin, a Republican, who defeated Hugh O'Brien, president of the Common Council and the Democratic candidate, by 27,494 to 25,950. The administration of General Martin, which lasted but one year, was devoted largely to the completion of public works begun under preceding mayors. He advocated the election of aldermen by districts instead of at large on the ground that a more direct responsibility and more accurate will of the people would be insured. Mayor Martin endeavored, without complete success, to prevent political interference with city employees. The city departments employing large numbers of men, especially the fire, police, and public works departments, were honeycombed with political workers and, according to Mayor Martin, their employment "depended upon the ticket given or sold to them by some politician or upon the contribution of a

day's wages for political purposes." Largely because of his influence the civil service law for city employees was enacted which, together with the changes which went into effect the following year, considerably improved political conditions. These real reforms were, however, fatal to Mr. Martin's political ambitions and he was defeated in the election of 1884 by his former opponent, Hugh O'Brien.

Mr. O'Brien was the first mayor of Boston who was not a native born citizen. He was a native of Ireland but came to Boston when very young. He had had a large experience in the city council and had taken a leading part in municipal politics. He was mayor of the city for four terms, defeating successively John M. Clark and Thomas N. Hart. Mayor O'Brien was not satisfied with the charter amendments of 1885, believing that the mayor should have full power and that Boston should not be singled out among the cities of the commonwealth for special legislation. Throughout his administration he did his utmost to prevent interference in city affairs by the General Court.

Financially his administration was a success, for in spite of the tax limit fixed at \$12.80 as a maximum by act of the Legislature, he kept the tax within the prescribed limit and brought the city debt within the two per cent limit prescribed by law.

For two years Thomas Norton Hart, a Republican, had opposed Mayor O'Brien and in 1888, on his third attempt, he was successful in defeating Mr. O'Brien by 32,712 to 30,836 votes. His election was largely as a protest against the partisanship shown by Mayor O'Brien in the city government. Mayor Hart endeavored to bring about the consolidation of various departments under one public works department but was not successful in his efforts. He did, however, succeed in somewhat reducing the number of departments, which was over fifty when he took office. He served for two terms and was succeeded by Nathan Matthews, Jr., a Democrat, the youngest man to be elected mayor, for he was but thirty-six years old when he took office. He defeated Moody Merrill, the Republican candidate, and Samuel B. Shapleigh.

Mayor Matthews' administration was characterized by his intelligent grasp of municipal problems, his outspokenness in condemning what he deemed improper and his endeavors to conduct the affairs of the city as nearly as possible on a business basis. He succeeded in changing the municipal machinery somewhat by the consolidation of several departments, including the sewers and sanitary police, with the street department under a single department. He advocated a longer term of office for the mayor and heads of departments, believing that the latter should hold office during good behavior. Partly through his efforts the city council of 1892 passed a city ordinance forbidding city employees to serve on political committees or acting as delegates to political con-

ventions. He was also strongly opposed to the bicameral system in municipal government. He endeavored to bring about the abolition of the State board of police, believing that the city was capable of controlling its own police department.

Several fiscal reforms were introduced during the four years of his administration and he also took an active part in promoting the construction of the first subway, the first not only in Boston but in the country. Legislative authority for the construction of the subway was obtained in 1894, largely through the influence of the mayor. Though elected as a Democrat and always a party man, his partisanship was subordinated to what he believed to be the public interest, much to the disgust of many of the party leaders who had been his ardent supporters.

Mayor Matthews was not a candidate for reelection in 1894. There was a four-cornered contest in which Edwin U. Curtis was elected, receiving 34,982 votes against 32,425 for the Democratic candidate, Francis Peabody, Jr. There were two other candidates in the field, Phineas P. Field, who polled 868 votes, and Abijah Hall, who had 305. The sterling executive qualifications which were subsequently displayed as police commissioner were shown by Mayor Curtis during his single year in office as mayor. He recommended that the park police be placed under the board of police so that the whole police force of the city should be directed from one head. This consolidation was brought about during his term. Perhaps the greatest reform during his administration was that which created a board of four election commissioners, selected from each of the two great political parties. Previous to this the election machinery was controlled by the mayor, the board of aldermen, the city clerk, the registrars of voters and the department of public buildings.

Mayor Curtis was a constant opponent of three-headed commissions and advocated that the board of fire commissioners, the commissioners of public institutions and the water board be abolished. He was successful as far as the fire department was concerned and in the course of time his recommendations bore fruit in other directions. Although Mayor Curtis was a candidate for a second term, he was defeated by Josiah Quincy, Jr., by more than 4,000 votes.

Mayor Quincy was the first to be elected under the Legislative act of 1895 which made the term of the mayor two years. He was the third of his family bearing the same name to be elected mayor, the only instance in which the same family has given more than one mayor to the city. Mayor Quincy's administration, which lasted two terms or four years, will perhaps be best remembered by the system of playgrounds, gymnasias and public baths which was established or extended under him. He believed that it was the business of the city of Boston to spend money freely for objects that would give to the poorer citizens the conveniences and

comforts enjoyed by those who were better off. Such a policy was expensive. Although the receipts of the city were greatly increased, it was necessary to resort to considerable borrowing. In 1897 the expenditures amounted to more than twenty-seven million dollars. Large sums were spent for street improvement and for sewers, and during the last year of his administration, there was again a large expenditure for streets and schools. Discontent with these excessive expenditures was probably the principal reason why he was not a candidate for reelection for a third term.

Former Mayor Thomas N. Hart, Republican, was elected in 1899, defeating Patrick A. Collins, the Democratic candidate, by a margin of about 2,000 votes. Two other candidates, James F. Stevens and John Weaver Sherman polled less than 2,000 votes between them. During Mayor Hart's second administration the arrangement with the Commonwealth was effected whereby the control of Boston's water supply was vested in the Metropolitan Water Board. The school house department was also established as a separate department with three commissioners appointed by the mayor with powers to select sites and erect and furnish school buildings. The appropriations, however, still remained in charge of the school committee. It was during the last year of his administration that the legislative act providing for the Charles River basin and the appointment of a committee to report on the construction of a dam across the river between Boston and Cambridge was accepted.

Patrick Andrew Collins, who had been Mayor Hart's opponent in 1899, was again a candidate in 1901, defeating the Republican mayor by a margin of 20,000 votes. The election was preceded by a bitter primary fight in which Mr. Collins was opposed by John R. Murphy. Mayor Collins came to the executive office with a wide experience in public life which included four years in the State Legislature, six years in Congress and four years as consul general in London. Party feeling ran high during his administration but on the whole it was successful both politically and financially. He was an expansionist of the most pronounced type but persistently objected to needless and questionable drafts upon the city's borrowing capacity whether drawn by the General Court or originating in the City Council. He bitterly resented the interference of the Legislature in the affairs of the city of Boston, but his efforts to check the constantly growing paternalism of the Legislature were without avail. The controversy between Mayor Collins and John R. Murphy raged with renewed acrimony during the last year of the mayor's administration, and was still at its height when, in September, 1905, the mayor died, the first in many years to die in office. Until January 1, 1906, Daniel A. Whelton, chairman of the board of aldermen, served as acting mayor.

The election in the fall of that year was one of the most bitterly contested in many years. There were six candidates in the field: John F. Fitzgerald, who received 44,171 votes; Louis A. Frothingham, who polled 36,028; Judge Henry S. Dewey, who had contested the Republican nomination with Mr. Frothingham, who received 11,608 votes; George G. Hall, James A. Watson, and Michael D. Fitzgerald. Judge Dewey ran as an independent candidate, popularly credited as in the interests of Mr. Fitzgerald. Like his predecessor, Mayor Fitzgerald was not a novice in public life. He had been a member of the Boston Common Council, a State Senator and a Congressman. Considerable criticism was made of his financial policies and the methods followed by him, which led him to recommend the appointment of the finance commission to investigate the financial condition under the authority of the city government.

The report of this commission attracted considerable attention, as it made a special reference to certain improper municipal contracts and to the alarming indebtedness of the city. Although a candidate for re-election, Mayor Fitzgerald was defeated by his Republican opponent, George A. Hibbard, by barely 2,000 votes. In this campaign the Independence League first raised its head in municipal politics. Its candidate, John A. Coulthurst, a member of the City Council, polled 15,811 votes. Mayor Hibbard, who was a Republican in politics and a former postmaster of Boston, decreased the amount of the city loans and also the department expenditures. Largely as the result of the investigation by a finance commission created by the Legislature, an amended Boston city charter, providing for a city council of nine and a mayoralty term of four years, was accepted in the last year of Mayor Hibbard's administration. Former Mayor John F. Fitzgerald was a candidate for a second time and, after one of the most strenuous contests in many years, with James J. Storrow running as an independent, was elected by about 1,400 plurality. He had the advantage of the new city charter, a great improvement on the cumbersome instrument under which the city had previously operated. The department of public works was created in his first year, combining the street, water and engineering departments, in charge of a single commissioner. This also was the first year that the permanent finance commission established by the charter began to function, although its official existence dated from the year previous. During his administration the city planning board, a new board in municipal economy, was established by ordinance.

In the election of 1914 there was a spirited contest between James Michael Curley, former councillor, alderman and Congressman, and Thomas J. Kenny, a member of the City Council during the Fitzgerald administration. Mr. Curley was successful by a majority of about 5,700.

In his inaugural address, Mayor Curley urged the need of developing the industries of Boston and particularly the utilization of the magnificent port. He also advocated periodical conferences on city planning in which representatives of all the leading interests in the community should participate with the planning board. He declared himself in favor of the substitution of "the pay as you go" policy for the extensive borrowing and the gradual consolidation of the city debt. The establishment of the segregated budget was one of the accomplishments of his administration. He was the author or the instigator of a number of measures introduced into the Legislature affecting the city, few of which were adopted. He was a persistent advocate of home rule for Boston but, like most of his predecessors, who held the same views, he was unable to accomplish anything toward diminishing the Legislative supervision over city affairs. As the new charter forbade the mayor to be elected for two consecutive terms, Mayor Curley was not a candidate for reëlection and a Democrat, Andrew James Peters, went into office with a plurality of 9,075, the largest given a mayor since 1903. He was pledged to a nonpartisan administration and, as far as he was able, brought about a complete political freedom for city employees. Because of decreasing revenue and increasing cost, due in a considerable extent to the World War, Mayor Peters requested the Legislature to raise the tax limit for city purposes from \$6.52 to \$9.52, a request that was granted by the Legislature of 1919. In 1920 the tax rate reached \$24.70, the highest in the history of the city up to that time. As in many other cities, the larger budget of the school committee was responsible for a considerable part of this increase. Nevertheless, during Mayor Peters' administration, the net debt was reduced by \$4,657,166. Extensive street improvements, including the construction of Stuart Street, were carried out or begun during his administration, and the high pressure fire service was enlarged and improved by the construction of two new pumping stations. The charitable institutions and the penal institutions, departments heretofore administered by unpaid boards of trustees, were merged in a single department in charge of a paid commissioner.

Like several of the mayors who had preceded him, Mayor Peters endeavored to bring about the consolidation of Greater Boston under one municipal government, but the measure introduced by him was, as all previous measures had been, defeated by a decided majority in the Legislature.

During the administration of Mayor Peters occurred one of the most momentous and far reaching events in the history of Boston, the strike of the Boston police force. The real issue involved was whether the force as a body should be permitted to affiliate with the American Federation of Labor.

Mayor Peters approved a compromise suggestion made by a committee of citizens appointed by him, of which James J. Storrow was chairman, but police commissioner Edwin U. Curtis positively refused to consider it. On September 9, 1919, 1,117, out of a force of 1,544, walked out, leaving the city protected from riot and lawlessness only by a meagre force of volunteer special police and members of the regular force who had remained loyal. Then the National Guard was placed in control by the order of the Governor and quiet was restored. The work of reorganizing a new police force was begun immediately and practically completed before Mayor Peters went out of office.

The campaign in the fall of 1921 was one of the most bitterly contested in several years with four candidates in the field, former Mayor James M. Curley, John R. Murphy, former fire commissioner and for many years a leading factor in municipal politics, Charles S. O'Connor and Charles S. Baxter. Mr. Curley carried sixteen of the twenty-six city wards and was elected by a plurality of 2,470. The second administration of Mayor Curley was marked by a period of intense endeavor to promote the expansion of Boston's industry and commerce. For the first time in the history of the city, a definite stand was undertaken by the municipality for the development of the commercial prosperity of the community. A Bureau of Commerce and Industry was organized and a Municipal Employment Bureau established. The latter demonstrated its usefulness by placing some 30,000 within the short period of two months.

Mayor Curley was a candidate for Governor at the end of the second year of his administration but continued to hold the office of mayor until the expiration of his term in the fall of 1925. The retirement of Mayor Curley, who under the charter could not be a candidate to succeed himself, precipitated one of the most virulent campaigns in many years. Though no party designations were attached to the candidates, the line of demarcation was sharply drawn. Ostensibly the candidate selected by Mayor Curley to succeed him was Theodore Glynn, who had served as fire commissioner in the Curley administration. District Attorney Thomas C. O'Brien, John A. Keliher, sheriff of Suffolk County, and William T. A. Fitzgerald, register of deeds in Suffolk County, conducted vigorous campaigns in their own behalf. Daniel J. Coakley, for many years a leading and, in the opinion of many, a sinister force in Boston politics, was also in the field. The better element of the Democratic party, with many Republicans, stood behind Joseph H. O'Neil, former congressman and a banker of high character and proved ability. The candidate of the Republicans, although, of course, not so labelled, was Malcolm A. Nichols, long a Boston newspaper man and later Federal tax commissioner. With the Democratic vote hopelessly divided, Mayor

Nichols came in at the head of the field, although receiving a minority of the total vote cast. He began his administration in January, 1927.

Political Influences—In the early days of Boston as a city, the Whig party predominated, though not as preponderantly as the Democratic party of today. The increase in foreign population, the gradual but decisive change in its religious character, the withdrawal from active participation in municipal affairs of the type that was prominent in the youth of the city and the extent to which those whose business interests are in Boston have acquired a residence in the suburbs, have combined to place the political aspect of Boston in strong contrast to that of the typical New England city of the past.

Boston has taken its municipal politics seriously but has never been able to exercise that dominance over the politics of the State which is characteristic of many cities occupying a similar position in relation to the State as a whole.

Boston has not been exempt from influences which have made municipal government in America the worst in the civilized world but in spite of frequent mismanagement, much waste of public money and the direction of municipal activities for the achievement of personal aggrandizement or private ambitions, the character of Boston's politics will compare favorably with that of any great city in the country. This is, at best, but a poor compliment. When muck raking was a popular sport, a writer of national prominence was unable to find evidence of close alliance between politicians and vice which has often been alleged. Of the thirty-seven mayors who have held office, none has gone out with a stain on his reputation and none has been called upon to answer to the courts for his acts in office.

Racial and religious affiliations have played no small part in the political history of Boston in the past half century. Boston has for several years been dominated politically by the Irish Catholic vote and it is no credit to either of the parties nor to the individual candidates for office from City Council to mayor that they have endeavored to capitalize this to the fullest extent. It is a far cry from the days of the Broad Street riots to the campaign of 1926 when, in order to capture the vote of the numerically dominant faction, it was considered imperative by the friends of good government to select a Catholic of Irish descent as their standard bearer. As a general rule, though a rule not without exceptions, none but a member of the Catholic Church of Irish blood has been able in recent years to secure election to the office of mayor save through division among the voters of the dominant race. Though there have been leaders who have not themselves sought office but have been virtually in control of parties or divisions of parties, no organization has ever

succeeded in securing an ascendancy in Boston comparable to that of Tammany Hall in New York. All of those associations which have been formed, perhaps with the intention of controlling municipal politics, have been compelled to limit their activities to a distinct field. Clubs and associations have succeeded in establishing themselves in authority in certain wards or districts, but few have been able to make their influence felt beyond them.

Perhaps the most conspicuous of those is the Hendricks Club. Another is the Tammany Club. The Russell Club, an organization within the fire department, played its part for a time but intervention by the authorities discouraged the continuation of its activities. The ward committees have in Boston acquired a greater influence than in many cities where a political organization comprehending the whole city has been a factor in the local political field.

Both fire and police departments have exercised considerable influence in the political life of the city. The fire department was for many years the more potent force. In the early days of the city it was by far the larger body. Its members were volunteers giving their services to the community without remuneration. Every fire station was a political headquarters. The vote of the fire department with those it could control was not to be disdained by candidates for office. Organization of the department on a permanent basis with compensation for members, while it changed conditions materially, did not deprive it of the influence which it wielded and which up to the present time has been utilized whenever possible by candidates who neglect no opportunity to propitiate a powerful element. Appointment as head of the department has been the reward for political work. This was true when control of the department was in the hands of three commissioners and it is still true now that it is under a single head who is appointed by the mayor without necessity of confirmation by the city council. That those selected have, at any rate in recent years, generally been men of ability and not infrequently of outstanding proficiency is somewhat remarkable.

The political influence of the police department has been less conspicuous and more frequently checked. At the present time it is almost negligible but as long as this department remained under the control of the municipality, it was a recognized factor in politics. It was the tool of this or the other party. It frequently was, at least in part, allied with the more vicious elements of the community. The history of the connection between the police and the so-called liquor interests cannot be written, but that such influence was a controlling element during several years is a matter of common knowledge.

Many attempts were made by mayors, who perceived that the authority of the police force should not be diverted to political channels, to

bring about a change in conditions but not until the Legislature, in the face of determined opposition on the part of Boston representatives, placed the control of the department in the hands of a commission appointed by the Governor, did the conditions improve. Even this arrangement was not wholly satisfactory, for the board of commissioners was bi-partisan and the political element inevitably entered into its acts. The separation of the licensing authority from the police commission was also a long step in the direction of reform. Since the reorganization of the force, after the police strike, no political machine has been able to utilize it. Attempts at securing a foothold have been made and doubtless in time will be successful.

Riots—On four occasions in the history of Boston as a city have disturbances of a political or semi-political character occurred in which either the police or fire department or both bore a prominent part. Each of these occasions has been followed by a reform or attempt at reform in one or the other department.

The first of these occasions was in 1834 when the Ursuline convent on Mount Benedict in Charlestown, now a part of Somerville, was destroyed by a mob. The demonstration was anti-Catholic in character and fears of a conflict in Boston between the Irish population and the rioters were entertained. The police were deemed wholly inadequate, for in fact there was no police force at the time but only a small body of constables, and arrangements were made to call out the militia if the necessity arose.

This was followed a few years later by the Broad Street riot which, with its predecessor, was really responsible for the organization of a regular police force. The Broad Street riot, which took place on Sunday, June 11, 1837, was a demonstration against the growing Irish population. It started when an engine company returning from a fire came in collision with an Irish funeral procession on Broad Street. No lives were lost but a considerable amount of property was destroyed. The inability of the constables to cope with the situation convinced Mayor Eliot of the necessity for a reorganization of the fire department and what passed for a police department. He succeeded with the fire department but failed to secure the coöperation of the council in building up a police department, and it was not until the following year that authority was procured from the Legislature for the creation of a force of police officers with all the powers of constables except the power to serve civil process.

The anti-slavery riots were political in their character but were significant in municipal politics only as they showed the reluctance of

members of the old Whig and the Democratic parties to identify themselves with the radical abolitionists.

The draft riots of 1860 were largely political in character but, except for the effect on the fortunes of the mayor at that time, Frederick W. Lincoln, they cannot be said to have greatly influenced municipal politics. The determined manner in which Mayor Lincoln handled the situation established him firmly in the estimation of the law abiding citizens of the city. One result of the riots was the enlargement of the police force to 350 men.

Police Strike—The Boston police strike of 1919, although a local issue, at once assumed an aspect of national importance both politically and economically because of the far reaching principles involved. Its results have been felt in successive Legislatures and, although eight years have elapsed, its echoes may still be heard in Boston politics. It has been said, and not without some show of reason, that the Boston police strike made Calvin Coolidge President. This is not the proper place for an exhaustive history of the strike. Briefly stated, 1,117 Boston patrolmen turned in their badges at five o'clock on the afternoon of September 9, 1919, deserted their posts and left the city unprotected. The issue at stake was the right of the police force as a body to affiliate with the American Federation of Labor. Commissioner Edwin U. Curtis, formerly mayor of the city, had promulgated a regulation forbidding such affiliation.

In August, 1919, nineteen leaders in the movement to unionize the force were placed on trial. Before the commissioner had made his decision, a citizens' committee, appointed by Mayor Peters, endeavored to effect a compromise—that the force be permitted to form its own union but not to affiliate with the American Federation of Labor. It was urged in this report that no discrimination be made against any who had previously affiliated. This, in effect, meant that proceedings against the nineteen members should be dropped. Commissioner Curtis declined to accept the suggestion and he received the support of Governor Coolidge. For two days after the police deserted their posts, the city was at the mercy of rioters. For the first time since the fire of 1872 the city was placed under marshal law and order restored. For several weeks the militia remained in control. After the first of the strike, Mayor Peters became a secondary figure. Direction of affairs was virtually taken from his hands and, while all credit is due to him for his endeavors to avert the calamity, he had little or no share either in the suppression of the disorders or in the reorganization of the force which followed.

In the meantime the police strike became an issue in the State election of 1919. The sympathy of the majority of the Boston City Council

and probably of a large percentage of Boston people was with the strikers. That the sentiment throughout the State was diametrically opposite to this was indicated by the result of the election. Richard H. Long, the Democratic candidate, came out flatly for the restoration of the striking patrolmen to their positions. Calvin Coolidge was reëlected by the largest majority then ever given to a candidate for Governor. The strike has from time to time since then lifted its head in the Legislature. Efforts have been made to urge legislation permitting the patrolmen to return to their places but none have availed. The only effect has been to bar members of the force who went out on the strike from eligibility to police positions in cities under the civil service act. Several had, however, been appointed before this regulation became effective and they have been permitted to retain their positions.

Though Boston has contributed many distinguished men to the political life of the State and Nation, comparatively few have made local office a stepping stone to higher political honors. Rather they have first sought honors elsewhere and then have returned to accept the office of mayor at the hands of their fellow citizens. But two mayors of Boston have served as Governors of the Commonwealth, Alexander Hamilton Rice and William Gaston. Many who have served the State in Congress have later become mayors of the city. Mayor Henry L. Pierce resigned to represent the district in which he resided in Congress and on the expiration of his term was again elected mayor. Patrick A. Collins had a distinguished political career in Congress and in the consular service behind him when he assumed the direction of municipal affairs. He had also served with credit in the Massachusetts Legislature. John F. Fitzgerald and James M. Curley both were Congressmen before they were elected to the mayoralty. Among those afterward Governor who served in one or the other of the legislative branches of the city government were John Q. A. Brackett and John L. Bates. Channing H. Cox also made his political début in the Boston Common Council.

The names of those who have gone from the Boston Common Council or the aldermen to the State Legislature would fill a volume. The old common council was a school for political aspirants. Its members were chosen by the voters of limited districts. Young men with a flair for public life who could not go before a wide constituency with any convincing reason for their election could apply to their neighbors and friends with some assurance that their plea for support would meet with favorable response. Ward leaders who discovered young men appearing to possess political promise, tried them out on the common council as the playwright tries his new play on an audience far from Broadway. The council was large enough to permit these experiences with political novices without endangering the grip which the machine of the dom-

inant party, whatever it may have been, planned always to maintain on this branch of the city government. There were always enough seasoned veterans to assure the proper advancement of their plans and to keep an eye on the youngsters.

The abolition of the common council brought about a decided elevation in the tone of municipal politics and an improvement in the conduct of municipal legislative business. Both still leave much to be desired, but a comparison of conditions subsequent to the elimination of the bicameral system with those existing before will be convincing.

As a working body the common council was too large not to be unwieldy. It was "close to the people" for its members were chosen from small constituencies. It offered exceptional opportunities for petty graft. Conscientious legislators could not often secure the passage of needed measures without concession to the element that was usually in control, or at least present in sufficient strength to force it to be reckoned with.

Although the charter provisions of 1885 were designed to remove from the common council the facilities for interference with executive business, they were inoperative almost from the first. The weakness was made more apparent as time went on. Though forbidden to encroach on the charter prerogatives of the executive, the council in fact was active in its interference in the employment of labor, in the purchase of supplies and in the award of contracts for public works. The charter was explicit in drawing the line between the executive and legislative functions but no penalty was provided for violation of the charter provisions. The council went so far that in 1907, when a new charter was under discussion, the finance commission asserted that a large number of the ordinances were devoted to matters with which the council was expressly forbidden to interfere. Many of them were inconsistent with or in direct violation of the statutes.

The charter of 1909 effected an actual as well as a theoretical division between the legislative and executive branches of the government. With the election at large of the members of the council, which took the place of the aldermen and common council, the caliber of the men chosen showed marked improvement. The old common council often contained many members of integrity and ability but as a rule they were unable to exercise the weight they have carried in a more compact body. Though there were some conspicuous examples of incapacity in the city councils which sat between 1910 and 1927, the average of ability was much higher than in any common council since the early years of the city. The election held under the latest charter, that of 1924, gave no promise of improvement. The substitution of election by districts for election at large will, in the opinion of students of municipal government, result

in a lower standard of representation. It is unfair to judge the working of the new charter in the short time that it has been operative, but nothing has yet indicated that it is an improvement over the one amended.

Boston has had many political "bosses" but few of them have attained an influence extending over the whole city. The absence of an organization outside the political machine provided by the statutes has been largely responsible for this state of affairs. Individuals have built up a machine. Usually this has been done by candidates for office, and the instrument has been ephemeral in character, disintegrating as soon as its purpose has been served. "Warwicks" have been few in number, and their king making powers have been severely restricted. Prior to the elimination of national party designations from municipal politics, the party committees constituted the political machinery by which the course of candidates and parties was steered. Neither Republican nor Democratic committee has for many years stood high in the estimation of the public. A leading Republican of wide experience in public life has said that there was but one political committee whose standards were lower than those of the Boston Democratic city committee, and that was the Boston Republican city committee. Whether or not this characterization is strictly accurate, the men who have been most successful in obtaining their political objectives, have been those who have organized a strictly personal machine. In recent years the more conspicuous examples have been the organizations of John F. Fitzgerald and James M. Curley. Hugh O'Brien in his day was a master of the art of organization. The personality and attainments of Patrick A. Collins enabled him to achieve the results usually obtainable only by means of a perfected political machine. He won his successes largely in spite of the machine rather than by its aid.

Most of those who have at one time or another essayed to exercise control from behind the scenes in municipal politics have vanished into the shadows, leaving not even a memory behind them. In the last quarter of a century, the most picturesque as well as the most influential "boss" has been Martin M. Lomasney who, from his headquarters at the Hendricks Club, still manipulates the wires that control the gyrations of his political puppets. He is not a typical "boss." He possesses the esteem of his political opponents and of those who deprecate his political methods. His rugged bluntness, his direct action, his homely common sense, and his regard for the sanctity of his promises have won the reluctant respect of many to whom the "boss" in politics is anathema.

The one political scandal which has been brought to a head in Boston during the last fifty years belongs to the history of Suffolk County. It is perhaps inaccurate to term the incident political, though much polit-

ical capital was made of it. A district attorney, elected by the people, was found guilty of improper conduct of his office by the judges of the Supreme Court. He was deprived of his office and subsequently disbarred. Notwithstanding revelations at his trial, he is still believed by many to have been the victim of a conspiracy. The large vote which he received when he again sought office testified to the place he maintained in the estimation of a large number of people.

Whatever may have been the faults of the various factions and parties that have controlled Boston in the first century of its career as a city, none has lost sight of the welfare of the people as it has seen it. The transition from a town with a population homogeneous in character to a cosmopolitan city has increased the demand for public performance of that type of service once supplied only by private enterprise or private benefaction.

The real objects for which cities exist have not been neglected in the whirl of political strife and as Boston has gained in material things it has been generous in its provision for the education, the health, the comfort and the recreation of its people.

Schools—When Boston became a city, a school system had been established which continued for some dozen years without any material change. The selectmen were replaced on the school committee by the aldermen and the mayor and the other members were, as before, elected by the voters, one from each ward. In 1835, a change was effected by the organization of a "Primary School Committee," consisting of the mayor, the president of the common council and two members from each ward. Not until 1854 was another change made, when all the schools were taken in charge by a school committee comprising seventy-four members, six elected from each ward, the mayor and the president of the common council. It soon became evident that the committee was too large to perform effective service; it was permeated with politics and its sessions were frequently productive of debates of a character more political than those of the common council. But it was not until 1875 that the number of members was reduced to twenty-four by a special act of the Legislature. The mayor served as chairman, *ex officio*, until the charter of 1885 became operative, when the committee elected its own chairman. The committee as thus constituted continued until 1905 when again, by a special act of the Legislature, the number of the board was reduced to five, a most salutary measure which has resulted in a vast improvement in the conduct of school affairs. Some time prior to this, however, in 1901, the school house department was created, to take over the duties of selecting sites and erecting school buildings—the school committee still designating by recommendation the size of the building.

One of the most prolific causes of political dissension was thus removed from the school committee. The school houses, until the establishment of the school house department, were built under the direction of the school committee and the common council, neither of which was invariably actuated by the desire to conserve the money of the tax payers as diligently as was compatible with furnishing proper housing for the children. In the early days of the city, the quarters for the primary schools were privately owned, and it was not until 1834 that Boston began to construct its own primary school buildings.

Those who are aware of the difficulty in making the school accommodations keep pace with the number of children will find it hard to believe that at times the movement of population away from the old residential districts has left school houses with few pupils and scores of vacant chairs. In most instances, however, the shift has been gradual and the city has been able to dispose of buildings for which there was no longer use for school purposes, before they were entirely deserted. The increase in the school population has for many years outstripped the provisions for it. In 1925 the school population was 137,909, more than three times the whole population of Boston when it became a city, and it has since increased to approximately 150,000.

"There is a constant race between the birth rate and the school house with the birth rate generally ahead," said Mayor James M. Curley in his valedictory message to the council.

Though the public schools have generally been in a position to stand comparison with those of other cities, they have not been without their critics. The expense of maintaining them has mounted at a ratio greater than in many other departments.

"That there is something inherently wrong with our public schools is evident," said Mayor Curley only two years ago. "An analysis of some of its statistics is illuminative if not pleasant. In a passage of twenty years from 1905 to 1925, the number of pupils in attendance at the schools increased from 100,463 to 137,909, or roughly an increase of 37 per cent. In the same period the expenses of the system in Boston have jumped from \$3,676,731.76 to \$17,684,567.59, that is \$14,007,836.33 or roughly about 400 per cent. These facts . . . deserve some thought and it might be valuable to the tax payer to have them thoroughly examined and learn what the causes are. . . . The increasing tendency to add to the subjects taught or rehearsed and the specialists who carry on the work should be well worth investigation if only with a view to getting rid of the superfluities that add to the public burden without increasing the intelligence, industrial fitness and capacity for citizenship and duty of the pupils."

Until very recent years the management of the Boston schools has been the football of political parties. Politics has by no means been eliminated but even the most critical is obliged to admit that today the school committee is freer from political, racial or religious influences than it has ever been before.

Parks—In 1922 the park system of Boston consisted of the common and the mall, the former protected by the terms of the first charter, which prohibited its sale except by the vote of the people. In fact the city, with these exceptions, had no public lands but the burying grounds. Lowlands at the Back Bay were acquired in 1924. Josiah Quincy, Jr., is entitled to be called the father of the park system for, while his recommendations to the common council were carried out in a small part only, he strongly stressed in his second inaugural message the need of public parks. During his administration, Dorchester Heights at South Boston was acquired for park and reservoir purposes. The necessity for expansion, which stimulated the improvement of the Back Bay, gave the opportunity for the beginning of the construction of modern parks within the city limits. Two causeways had already been constructed across the marsh lands; one, about along the line of the present Beacon Street and the other, branching from it to Roxbury, by the corporation which had been chartered to improve the Back Bay.

It was not until 1856, after protracted negotiations between the city, the corporation possessing extensive rights in the Back Bay, and the Commonwealth, that the Commonwealth ceded to Boston the land on which the public garden now stands. A later act of the Legislature contained the proviso that no buildings should be "erected between Arlington and Charles street except such as are expedient for horticultural purposes, provided that nothing herein shall render it unlawful to erect a city hall in the public garden."

In 1869, the Legislature, because of a petition by a number of Boston citizens, gave authority to the city to purchase land for park purposes. With its usual disposition to interfere in the management of Boston affairs, the General Court made provision for a board of park commissioners having authority to take land for park purposes, four to be appointed by the Governor and four by the Common Council. The mayor was also a member. This was rejected by the voters. Though a majority declared in its favor, it required a two-thirds majority for acceptance. Six years later, during the administration of Mayor Cobb, an act was passed and accepted authorizing the mayor to appoint a park commission of three members, who were given broad powers in the acquisition of land, but who could not incur expenditures without the consent of the city council.

The development of the city's park system really began in 1877. Today Boston has twenty-four large parks besides many public grounds and squares, the total area covering 2,685 acres. The principal parks are the common, the public garden, the Fens, Arnold Arboretum, Bussey Park and Franklin Park. The marine park system is a late development, Marine Park at South Boston having been the first to be acquired. Castle Island was made a part of the system some years later.

Playgrounds—In Boston the playground system is under the jurisdiction of the park commissioner. The first separate playground acquired by the city was that in Charlestown, purchased in 1891. It was Josiah Quincy whose administration was signalized by a real development of the system. He designed to have a place in every ward where the children could play under satisfactory conditions, and the necessary legislative sanction was obtained to enable the establishment of a comprehensive system of playgrounds. There are now sixty-six areas devoted specifically to the activities of the playground system, most of which are suitably equipped with shelters, shower baths and other apparatus to facilitate the various recreational exercises of the children. Fifty-three of these are separate grounds and thirteen are located in parks.

The acquisition of the parks and playgrounds and their development has not been effected without much juggling of prices and manipulation of values for private profit. But if the public has been called upon to pay the political debts of individuals or of groups through the purchase of property for park, playground or school purposes, it has for its delectation stretches of open spaces whose beauties may be enjoyed by the poorest denizen of the slums, whose life-giving air and sunlight are as free to the dweller in the tenement as to the resident of the mansions in Beacon Street, and whose facilities for recreation are utilized by the children of all classes, races and degrees of worldly wealth. Political expediency has often dictated the purchase of property that seemed useless for recreational purposes but in spite of this, it cannot be said that the people have not benefited.

Public Health—Solicitude for the public health has been manifested more intelligently in the past twenty years than in the earlier history of Boston, not only because of the advances made in scientific handling of the problems of sanitation. These problems have become more numerous and complicated with each thousand added to the city's population. Down to very recent times the measures for preservation of the public health have been strangely inadequate, due in part to the incapacity of officials appointed or elected because of political considerations and with little regard for their qualifications, and in part because the people have

not, except in times of epidemic, realized the importance of accepting restrictive measures which, to a certain extent, encroach on individual freedom of action but which are necessary for the common good.

The first board of health in Boston was established in 1799. When the town became a city the board was wiped out, control of health matters devolving on the city council. The council failed to appreciate the importance to the community of this branch of its work. It delegated its authority at times to a commission of three and at times to a single commissioner. In 1847, for reasons which do not appear, the control of health matters was transferred to the mayor and aldermen, without any perceptible improvement in conditions. In times of emergency the commissioners, themselves political appointees, were given the assistance of physicians elected by the city council. Often the physicians were incompetent. The mayor and aldermen, when the medical advice was conscientiously given, frequently declined to accept it if it ran counter to their opinion.

The severe epidemic of smallpox in 1872 brought to a climax the public indignation at the failure of the authorities to take steps to improve the sanitation of the city. An ordinance was finally passed, authorizing the mayor to appoint three persons, not members of the council, to act as a health board. In the following year the board was established and continued to function, with minor changes, till in 1915 a single-headed commission was made, with a deputy in charge of each division created by the ordinance. Though some improvement was made by the creation of a board of health independent of the aldermen, it cannot be said that the department gave satisfactory service till placed in charge of a single commissioner. Since then advancement has been rapid in practically every line that pertains to the improvement of the public health. While the selection of the commissioner is still more or less a matter of political consideration, no mayor would venture to pick one not thoroughly qualified for the work. As a matter of fact those chosen have been physicians of high standing, trained for the particular work to be undertaken. The deputies in charge of the major subdivisions, of which there are now eight, have also been selected for their knowledge of the particular work under their supervision. From being "one of the most unhealthy of the large cities," a characterization made in the early nineties, Boston has moved into foremost section of the list of cities whose regard for the health of its inhabitants is productive of the best results.

Streets—No city in the country has had a more difficult task than Boston to adjust the narrow and winding streets of the old city to the needs of modern traffic. The problem of laying out and improving the highways has been one with which political parties have juggled almost

from the time the city charter became operative. The street department and its branches, with the large volume of labor that for the past half century has been employed, has been the city department offering the most productive field for work by politicians and political factions. Street commissioners have been blamed for the tremendous expense involved in nearly every scheme for street construction. They have been accused of carrying on the payrolls hundreds who never rendered an hour's work to the city; but though there has been a basis of truth for the animadversions, the blame should not rest with the commissioners but with the policy that the city pursued for many years. Old streets were improved as those interested were able to bring pressure to bear upon the city government rather than as the needs of the city demanded. In hardly an instance has new construction of streets failed to be followed by litigation, accusations of payment of exorbitant prices for land taken and intimations that the cost of property had been raised far above its assessed value by those who were possessed of advance information as to the city's plans.

The establishment of a board of survey in 1891 created a decided improvement, though it did not eliminate all causes for complaint. For the first time a comprehensive plan of street construction was devised. Streets had previously been laid out—particularly in the suburbs—by private owners on the chance of acceptance by the city. Naturally developments of an unsatisfactory character were engineered by those possessing influence enough to have them approved by the administration in power while more worthy and useful plans were obliged to wait. The relief afforded by the board of survey was short, for it continued in existence only until 1897. At present the planning of new streets is under the jurisdiction of the street laying-out department, in charge of a commission of three. The street department was, under the charter of 1909, absorbed in the newly created department of public works, comprising the former engineering, water and street departments. The street laying-out department has extensive powers to construct new highways or discontinue or alter those in existence. It has, on the whole, functioned admirably. Boston has suffered in connection with its street construction by reason of undue interference on the part of the Legislature, some legislation having been apparently directed toward keeping down the cost of street construction and street maintenance in Boston. The result has been exactly the contrary, if this was the expectation. On more than one occasion the city has been obliged to permit street surfaces to become almost unfit for travel in order to place the repair work in the category of "extraordinary expenditures," that money could be borrowed instead of being taken from the taxes.

Like most of the city departments coming in closest contact with the people, the street and subsequently the public works department has, in spite of methods that were wasteful and careless, been mindful of the people's needs. The practice, long in vogue, of appropriating equal sums of money for street maintenance work in the different wards, resulted in much unnecessary work being done while much that was needed was neglected.

This brief reference to the foregoing city departments has been made because, from the time of their organization to the present, they have been the administrative branches of the city government most intimately affected by the vicissitudes of politics, as well as closest to the daily life of the people. To trace the influence of politics on their progress, to analyze the factors that have at times caused them to go backward, only to make up later for the ground lost by long strides toward betterment, is beyond the scope of any but an exhaustive study. The outstanding fact is that, notwithstanding many discouraging years, many obstacles that sometimes seemed insurmountable and much that was sordid, unclean and detrimental to honest transaction of municipal business and the promotion of the public welfare, Boston has attained a preëminence in most of those attributes which contribute to the well-being of the public.

Those who, by their votes and their influence, controlled the city in its early years, were imbued with the traditions of the Puritan and the Pilgrim, softened by the years. Those who are their successors, largely of a different race and religion, have absorbed something of the atmosphere that surrounded the city in the days of the forefathers. Boston, in spite of its changes, retains its peculiar aloofness, its conservatism and its decency. "The rulers of the town were decent people of English blood," said a speaker recently. "The rulers of the city are decent people of Irish blood." This accounts for much that seems contradictory in both the past and the present life of the city, as it pertains to the control of public affairs.

Only well within the last quarter of a century have the political rulers of Boston fully realized the importance of Boston commercially and industrially with relation to New England. It is not without reason that the city was termed "provincial." Mayor John F. Fitzgerald coined the phrase a "Better, bigger and busier Boston," but interpreted it to include the improvement and expansion of the varied manufacturing and agricultural interests of the New England States. During his administration there was a notable growth and development of both local industries and the relations between the industries of New England and Boston. Aided by a reorganized Chamber of Commerce, a policy of greater publicity, setting forth the advantages of Boston, its importance

to the area it serves and the identity of its interests with those of the group of States of which it is the leading city and port, was initiated and, with some lapses, has been pursued since. Previous to this time it cannot be said that Boston had ever been commercially aggressive. It has not yet been able to utilize to their full capacity the magnificent dock system which was completed about this time, but the inability is due to causes beyond the control of local government or local initiative.

"The port of Boston," said Mayor James M. Curley at the close of his second administration in 1925, "which for more than a century occupied the first place commercially, and for half a century second place in the matter of exports and imports, is today relegated to seventh place, and a harbor once alive with the shipping of the nations of the world is today merely a port of call. This negligible condition of commercial Boston is reflected in the rivers and harbors appropriation bill adopted annually by Congress, which this year, out of a total expenditure in excess of \$16,000,000, allots the scanty sum of \$200,000 to the port of Boston. It is further reflected in the failure of national and international industries either to locate within the city limits or to establish branch distributing agencies here for overseas trade, notwithstanding the commercial advantage represented by a saving of nearly three days in round trip shipments to Europe, or a saving of time and risk in shipments to the Pacific coast via the Panama Canal, or to the Atlantic ports of South America. The same hostile attitude displayed by the Federal government in the case of Boston in the matter of development of commercial agencies is constantly manifested by our State Legislature, almost wholly as a matter of politics."

That Boston has been seriously retarded in its commercial development by the refusal of the surrounding communities to amalgamate with the larger city, is indubitable. New York, Chicago, St. Louis, Los Angeles—to mention only a few of the cities which are, in a sense, rivals of Boston—have reached out for miles beyond the point to which the most enthusiastic Boston expansionist ever contemplated going. The reason why annexation to Boston or even a closer connection than is afforded by the loose bonds of the metropolitan district is opposed is in part political. It is not wholly politics that causes hesitation to make the change which would raise Boston from the eighth to the fourth rank in population among American cities. The reasons go much deeper. All, or nearly all of the towns and cities embraced in Greater Boston possess a history and an individuality of their own. They are as provincial as Boston has been accused of being, but it is a provincialism of which they are proud and which involves a reverence for tradition, for the men and the works which have stood out conspicuously in the history of their progress—and a firm faith in ability to work out their own des-

tiny independent of any political connection with Boston other than that involved in the common interest as subdivisions of the State. The viewpoint of Boston is wholly different and, it must be confessed, is more logical. The position of Boston is clearly stated by its last Democratic mayor, James M. Curley.

"I am firmly convinced that the time has arrived for concerted action by all organizations and individuals interested either in the city or the Commonwealth to work wholeheartedly for a Greater Boston. I have a profound realization of the obstacles that must be overcome to achieve an object so desirable and necessary; but I firmly believe that the beneficial results that will accrue from the establishment of a Greater Boston will justify the energy and effort expended on its accomplishment. . . . The commercial and industrial benefits that would result from this favored position (that of fourth city in population) should be apparent to every thoughtful citizen, yet politics prevents favorable action, to the detriment of both city and State."

It is probable that, while politics is not the only factor in the opposition to Boston's expansion, too much weight has been given to the question of political control. In the fear on the one hand that the party in the ascendant in the State would acquire ascendancy in the city, and on the other that the dominant party in the city would extend its control throughout Greater Boston, the benefits that would accrue to both city and suburbs from an expanded municipality with a community of interest, have been lost sight of. Though the strongest opposition to political absorption or even to political coördination has come from the Republican party in the State Legislature, both Republicans and Democrats in the city are agreed that the future development of Boston will be seriously handicapped unless, in some form or other, a real Greater Boston is brought about. The peculiar situation tends to make a slower annual growth than in other American cities. With the expansion of industries, the increased demands for the utilization of space for commercial purposes and the constant extension of parks, playgrounds and religious and educational institutions involving the use of land once suitable for dwellings, the people are driven to make their habitations in the suburbs. The improvement in transportation facilities has enabled many to go beyond the city limits. Already some wards of Boston show a decreasing population with each census. The inviting character of the towns and smaller cities within a comparatively short distance of the city tends to the disadvantage of Boston from the standpoint of numerical position based on population. Without expansion in territory this will grow with the years. Eventually the time will come when what is now suburban or residential Boston will not be able to contain any material proportion of those whose work is in the city, whose business interests are in the city, but who have

no voice in its government, no hand in the selection of those whose duty it is to carry it on. This condition has already made itself manifest to a considerable degree. It is one that in time, when the effects of the drift in population become swifter and greater in volume, will unquestionably be a powerful factor in bringing about the political change now so strongly advocated and so bitterly opposed.

Fifty years hence, and probably sooner, Boston will in all human probability, include within the sphere of its political control, much that is now a separate entity. Within the next decade the question of a Greater Boston, commercially one, politically one even though the bond that unites them be loosely tied, is one that is bound to assume a leading position in the deliberations of the Legislature, for it is yearly becoming more evident that only by territorial expansion can Boston attain that place in the sun to which it is entitled.

"Believing that sanity might sometime assert itself in our legislative assembly," said the last mayor of the city to leave office, "I have, during the past four years, instructed the City Planning Board and Municipal Department heads to base their estimates upon the possible requirements of the next quarter of a century. In consequence of this planning for the future, many of the municipal departments are in a position today to assume the increased obligations that would result from the adoption of a Greater Boston program."



